Since 1951

# ABSTRACT

## IInd International Conference on

# CHALLENGES TO ENVIRONMENT AND HEALTH

18,19 November 2020


Organized by:

**P.G. & RESEARCH DEPARTMENT OF ZOOLOGY**

**JAMAL MOHAMED COLLEGE (Autonomous)**

College with Potential for Excellence

Re- Accredited (3rd Cycle) with 'A' Grade by NAAC

DBT StarScheme &DST-FIST Funded

Affiliated to Bharathidasan University

**TIRUCHIRAPPALLI - 620 020, TAMIL NADU**

II International Conference on

# CHALLENGES TO ENVIRONMENT AND HEALTH

**18 & 19, November 2020**

# SOUVENIR


*Editors*

**Dr. I. JOSEPH A. JERALD**
**Dr. M. SALAHUDEEN**



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## PROFILE OF THE COLLEGE

Jamal Mohamed College (Autonomous), is a premier minority first grade Govt-aided institution established in the year 1951 with a primary objective of offering quality higher education to the socially disadvantaged sections of the society. As a multi faculty monument, the institution now has a student strength of nearly 12000 in 23 UG courses, 21 PG Courses. 17 departments of the college are approved research centers. The Institution was bestowed with five-star status in 2002 and garnered renown and recognition with autonomy in 2004. The NAAC re-accredited the college in 2008 and 2015 with 'A' Grade. The UGC awarded the status of "College with Potential for Excellence" which was extended for Phase II in 2016. The quality performance and meritorious service brought our institution the extension of 'A' Grade by NAAC upto 2023. The College has obtained the prestigious 54$^{th}$ rank among Top ranking institutions in NIRF Rankings – 2020.

## ABOUT THE DEPARTMENT

The Department of Zoology established in 1958 is one of the pioneer research Departments of this college offering graduate and research programmes. The department is also supported by DST-FIST programme. A remarkable number of Research Projects are conducted with the support of funding agencies such as UGC, DAE, INSA, DST and BARC. A MoU has been executed between the Department and Bhabha Atomic Research Centre, Mumbai, Govt. of India for carrying out research related to Radiation Biology. Recently, The Department is also chosen for STAR College status by the DBT, New Delhi.

# ORGANIZING COMMITTEE

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## ORGANISING SECRETARY

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**Dr. A. K. KHAJA NAZEEMUDEEN**
Secretary & Correspondent

## MESSAGE

I am delighted to note that the PG & Research Department of Zoology of our college is organizing the IInd International Conference on "Challenges to Environment and Health" on 18 & 19th November 2020. The main focus of the event is to interact upon modern issues of great significance to unfold strategic measures to tackle the challenges to Environment and human Health.

I am also given to understand that suitable and significant topics were chosen for lectures and presentations which will significantly add to converging our ideas on the current issues in Zoology.

It is a matter of joy that the eminent personalities from our country and abroad will be resourceful and serve as an inspiration to all our young student friends. The success of this Conference is solely on the enthusiasm and efforts of innumerable people who started working on the preparations in many ways to make this Conference become a reality. I appreciate the Organizing Secretary and his team for conducting such an event that addresses multifaceted aspects in Environment Science. May God bless us all.

With kind Regards,

**Dr. A.K KHAJA NAZEEMUDEEN**

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**HAJEE M.J. JAMAL MOHAMED**
Treasurer

## MESSAGE

I am extremely happy to know that the PG and Research Department of Zoology of our college is organizing the IInd International Conference on "Challenges to Environment and Health" on 18 & 19th November 2020.

I am sure that the ICEH2020 provides an opportunity for meeting of International Researchers, Engineers, Scientists and specialists in the various research and developmental fields of Lifesciences. The conference offers a premise for global experts to gather and interact intensively on the topics of Stem cells, Biodiversity conservation and molecular technologies, which will enable further growth in Academic and Research activities at Jamal and elsewhere.

I applaud and appreciate the Convenor, Organizing Secretary, Resource persons, Faculty members, contributors and all the participants of this International Conference. I wish the conference a great success with a technically significant experience of uniqueness for each and every participant. Eventually I express my special thanks and appreciation to all. I wish ICEH2020 all the best for its success.

With kind Regards,

**HAJEE M. J. JAMAL MOHAMED**

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**Dr. K. ABDUS SAMAD**
Assistant Secretary

## MESSAGE

I am very much proud to be a part of this IInd International Conference on "Challenges to Environment and Health", organized by the P.G & Research Department of Zoology of our college on 18 & 19th November 2020. I believe that this conference will be an important milestone in the history of the Zoology Department.

The conference will feature a highly interactive, stimulating and multi-disciplinary program including Key note sessions with interactions and oral abstract presentations with young scientist awards.

I am very happy to congratulate the Convenor, Organizing Secretary, all the Faculty members and the students of Zoology department for their sincere efforts, team work and cooperation in the successful conduct of this memorable event.

I wish the International Conference all success.

With best regards and wishes,

**Dr. K. ABDUS SAMAD**

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**Dr. S. ISMAIL MOHIDEEN**
Principal

## MESSAGE

The Second International Conference on "Challenges to Environment and Health" organized by the P.G and Research Department of Zoology of our College on 18 & 19th November, 2020 is indeed a commendable achievement.

ICEH2020 will lay a platform for interaction between experts around the world and aims to accelerate scientific temperament in major issues pertaining to environmental changes, which we are facing nowadays.

I congratulate the Convenor and Organizing Secretary of this Conference and their team for their efforts in bringing out this significant book. I wish all the contributors of this International Conference and the participants, a technically rewarding experience through online mode.

My best wishes to all the members of staff and students of P.G. and Research Department of Zoology for their teamwork and sincere efforts in making this International Conference a real success.

With Regards,

**Dr. S. ISMAIL MOHIDEEN**

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**Dr. I. JOSEPH A. JERALD**
Associate Professor & Head (i/c)

## MESSAGE

I am delighted to be a part of this Second International Conference on "Challenges to Environment and Health" organized by the P.G and Research Department of Zoology of our College on 18 & 19th November, 2020. I think that this scientific venture will also be one of the hallmark achievements of this Department as we were the pioneers to introduce Research Culture in this Citadel of Learning, way back in the early seventies!

This conference is likely to set a new bench mark with record number of technical papers received from several scientists belonging to various parts of world. This arena will provide opportunities for delegates to build up research and report, future collaboration in the area of Environment and Health. I am sure that the outcome of this conference will be a great reward to many young researchers as it is targeted towards education and students to share their views on recent scientific issues and to explore possible solutions for sustainability in advancing Zoological Research.

I am indeed proud of our Department and all its accomplishments. I am sure with all of your continuing good efforts and the present tempo of Research the Department will still reach greater heights and achieve laurels in the years to come. I wish this conference a grand success.

**Dr. I. JOSEPH A. JERALD**
**(Convenor)**

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**Dr. MOHAMED SHAMSUDIN**
Member In-charge (SF-Women)

## MESSAGE

It is a matter of great pride and significance that the P.G. & Research Department of Zoology of our College is organising the IInd International Conference "Challenges to Environment and Health" on 18 & 19th November 2020.

I am Confident that, this Conference will help in combating the bottlenecks and expanding the knowledge of Researchers, Scientists and Life Science Professionals and lead to betterment in understanding of Challenges faced by Environment. The programme is planned to deliver the most recent technological advancements in Environmental Science for Sustainable Development.

The abstract brought out on the occasion of the international seminar will be a valuable and matchless collection of messages and good wishes from great personalities and valuable research findings that will be of immense use to the delegates and participants. There are nearly 30 abstracts 4 invited talks in frontier areas of challenges to Environment and Health. Our success in organizing this International Seminar is mainly due to the encouragement and support given by the magnanimous management of our college.

With immense pleasure, I convey by best wishes to all the delegates and participants.

**Dr. MOHAMED SHAMSUDIN**

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**Dr. M. SALAHUDEEN**
Assistant Professor

## MESSAGE

With great pride and significance, the P.G. & Research Department of Zoology is organising the IInd International Conference on Challenges to Environment and Health on 18 & 19th November 2020. I am extremely happy to be a part of this grand academic exercise, which is likely to set a new bench mark with valuable lectures and papers by eminent scientists from our country and abroad. This arena will provide opportunities for participants to build up research and report for future collaborations in the area of Life Science Research.

The participants should scientifically utilize this opportunity and pave way for good academic networking to aspire for high quality research and be motivated with a wider set of strategies to pursue.

The Souvenir is brought out on the auspices of this International Conference, with valuable and matchless compendium of messages of greetings and good wishes from amazing personalities. Our success in organizing this International Conference is mainly due to the encouragement and relentless support given by the magnanimous Management of our College.

I record my sincere thanks and gratitude to the College Management, Principal and administration, Staff members, Organizing committee, eminent Guests, Students and participants for the overwhelming support and cooperation extended in organizing this memorable event successfully.

**Dr. M. SALAHUDEEN**
(Organising secretary)

# INVITED LECTURE ABSTRACTS

**Dr. KIFAYATHULLAH, L**
Research fellow
Stanford University
United States of America
Email: kif@stanford.edu

# STEM CELLS AND REGENERATION: MOLECULAR BASIS AND APPLICATIONS

Stem cells have specialized functions and found in all tissues of the body. They have potential to “self-renew” and give rise to many different types of cells through the process called differentiation. Many animals possess the ability to regenerate organs through the stem cells. There has been rapid advance in understanding the molecular process of stem cell function and mechanisms of regeneration. In this lecture, I will discuss the basics of stem cells and fundamental molecular events that control the regeneration. I will draw examples from amphibian model organisms for limb regeneration and underlying control functions through various genes and molecules. I will also elaborate on the unique properties of stem cell niche or microenvironment and how they serve as a target for stem cell therapy. Finally, I will discuss recent advances in stem cell therapy through an example of successful transplantation of genetically engineered stem cells in alleviating a deadly skin disorder in human.

**Dr. GUNASEKARAN. C**
Associate Professor of Zoology
Conservation Biology Lab
Bharathiar University, Tamil Nadu, INDIA
Email: gunasekaran@buc.edu.in

# ETHICS IN BIODIVERSITY CONSERVATION

**Ethics in Biodiversity Conservation** argues that these facts should inspire careful reflection and action which must learn from earth's vast diversity in order to help conserve the natural and social diversity of our planet., the right and the wrong of choices we make helping you examine your own values and principles towards conserving our **"Mother Earth".** Understanding ethics and biodiversity is a fruitful exercise, as it may lead one to consider the immensity and complexity of the dynamics of life balanced through the mutual reliance and dependency that all species share, as no species exists alone. Humans in general have not often been motivated by ideals associated with any concept of a healthy balance with other species. It could be said that our modern relationship with biodiversity can be summarized as parasitic, as we have survived and thrived at the expense of other forms of life.

This talk emphasise that our ethical awareness must grow in relation to biodiversity, and the benefits of doing so will be wide ranging and positively affect the well-being of humans and non-humans alike. All of us committed to healing the Earth must help producers *and* consumers understand the intrinsic value of biodiversity and the impact their choices have on this essential element of the natural world. And ask yourself there can be absolute standards of right or wrong or whether everything is culturally, socially conditioned and consider how ethics relates to questions about law justice and religion.

**Dr. P. SUNDARARAJ**
Assistant Professor (Retd.),
Unit of Nematology, Department of Zoology,
Bharathiar University, Coimbatore-641046
Email: prakashg@knu.ac.kr

# WORMS-WHAT DO YOU KNOW?

Nematodes are roundworms with complex organ systems. They occur worldwide in all environments. Most species are beneficial to agriculture by contributing to decomposition of organic matter and are important members in the food chain. Some species are parasitic to plants or animals. Nematodes are the most abundant metazoan and reaching densities up to 30 million individuals per $m^2$ and species numbers above 400. Numerically, between 80 and 90% of all multicellular animals on earth may be nematodes. Plant parasitic nematodes are microscopic roundworms that live in soil and plant tissues and feed on plants by puncturing and sucking the cell contents with a needle like mouthpart called a stylet. The plant-parasitic species cause estimated annual crop losses of $8 billion in the United States and $78 billion worldwide. Most plant-parasitic species live in the soil and are so tiny they can be seen only with the aid of a microscope.

They typically concentrated in root zones of plant, although a few species feed on above ground plant parts. They feed only on living plant tissues, thus they are obligate parasites. The typical nematode is spindle-shaped, unsegmented, and bilaterally symmetrical. Their movement in the soil is influenced by the thickness of the water films surrounding soil particles. They are inactive in dry conditions. In the past, nematode damage to crops was often ignored or attributed to other causes, such as lack of fertility, deficient soil moisture, or "soil exhaustion." This was partly because nematodes were too small to be seen without a microscope, and partly because definitive information on their occurrence and pathogenicity was not available for several crops. Nematode infestation on a crop results in yield decline and/or reduction in quality, thereby causing economic loss to the industry.

The nematode life cycle typically includes an egg stage, four larval stages, and an adult stage. Nematodes reproduce in three different ways: sexually (requiring individual males and individual females), hermaphroditically (in which an individual has both male and female reproductive organs), or parthenogenetically (requiring only females), depending on the species and environmental conditions. The life cycle, from egg hatching to egg production, usually requires three to six weeks under optimal conditions to complete. Environmental factors, such as soil temperature, soil moisture, host status, and time of infection, can influence the number of nematode generations completed within a year. Nematodes move relatively short distances on their own (a few inches per year), but they are easily spread long distances by soil movement (from tare dirt, wind, and farm equipment), irrigation water, nursery stock, seed, and debris in seed and hay. The sexuality and type of reproduction differs among nematode groups. Reproduction in most parasitic species involves fertilization of eggs produced by the female. Fertilized eggs hatch to release a "wormlike" juvenile stage. Juveniles molt one or more times before a final molt results in an adult male or female. The time to complete a full life cycle varies greatly among species. Nematode feeding often results in root damage that favors colonization by root-rotting fungal pathogens and by saprophytic bacteria, fungi, and nonparasitic nematodes. These secondary organisms cause more intense rotting and discoloration than that caused by the plant-parasitic nematode itself.

**Dr. KARTHIKKUMAR VENKATACHALAM**
Research Associate - Biochemistry
Department of Pharmacology & Therapeutics
College of Medicine and Health Sciences
UAE University, United Arab Emirates
Email: karthiklalisa@gmail.com

# ROLE OF PHYTOCHEMICALS IN COLON CANCER

Cancer is characterized by proliferation of cells that have managed to evade central endogenous control mechanisms. Cancers are grouped according to their organ or tissue of origin, but increasingly also based on molecular characteristics of the respective cancer cells. Colorectal cancer is the third most common cancer in the Western hemisphere and the incidence increases with increasing age. Surgery is the only curative therapy for localized colorectal cancer and adjuvant chemotherapy is usually recommended for patients with lymph node metastases. Diet and lifestyle modification offers means of reducing risk of developing colon cancer. Energy balance and maintaining an appropriate body weight have been associated with a reduced risk of colon cancer.

An important part of the energy balance equation is physical activity. High levels of physical activity have consistently been identified as being associated with a reduced risk of colon cancer. Chemopreventive agents are used to diminish the morbidity and mortality of cancer by delaying the course of carcinogenesis. Several possible colon cancer chemopreventive agents are found in edible plants, including fruits and vegetables. Non-nutritive constituents such as flavonoids in fruits and vegetables may contribute to reduce the risk of cancer occurrence The preneolpastic lesions and histopathological observations of colon tumours may provide typical understanding about the disease in rodents and humans. This understanding is essential to accurately identify and interpret alterations that occur in the colonic mucosa when evaluating natural or pharmacological compounds against colon carcinogenesis.

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In the august presence of

Dr. A. K. KHAJA NAZEEMUDEEN
Secretary & Correspondent

Hajee M. J. JAMAL MOHAMED
Treasurer

Dr. K. ABDUS SAMAD
Assistant Secretary

Dr. K. N. ABDUL KADER NIHAL
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Principal

Dr. A. MOHAMED IBRAHEEM
Vice – Principal

Dr. M. MOHAMED SIHABUDEEN
Additional Vice- Principal

On
18th & 19th
November
2020

Join us on
Microsoft Teams app

DAY - I
18/11/20

## INAUGURATION 09.45am - 10.00 am

Welcome address : Dr. I. JOSEPH A. JERALD
Associate Professor & Head (i/c)

Presidential address : Dr. S. ISMAIL MOHIDEEN
Principal

Inaugural Address : **Dr. KIFAYATHULLAH, L**
Stanford University, USA

Felicitation : **Dr. A.K. KHAJA NAZEEMUDEEN**
Secretary & Correspondent

Hajee **M. J. JAMAL MOHAMED**
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Director - Hostel Administration

Ms. J. HAJIRA FATHIMA
Director - Women Hostel

## TECHNICAL SESSION I

Time : 10.15 am - 11.15 am

Chair Person: Dr. I. Joseph A. Jerald
Dr. H. E. Syed Mohamed

Speaker : **Dr. KIFAYATHULLAH, L**
Research Fellow
Stanford University, USA

Title : ***Stem cell and Regeneration: Molecular basis & applications***

## TECHNICAL SESSION II

Time : 02.45pm - 03.30pm

Chair Person: Dr. K. Prabakar
Dr. M. Meeramaideen

Speaker : **Dr. SUNDARARAJ. P**
Associate Prof (Retd)
Unit of Nematology
Bharathiar University
Tamil Nadu, INDIA

Title : ***Worms - What do you Know?***

## TECHNICAL SESSION III

Time : 03.45pm - 04.45pm

Chair Person: Dr. S. Mohamed Hussain
Dr. R. Krishnamoorthy

ORAL PRESENTATIONS

DAY -II
19/11/20

## TECHNICAL SESSION IV

Time : 10.15am - 11.15am

Chair Person: Dr. S. N.Sheik Umar Sahith
Dr. A. Sadiq Bukhari

Speaker : **Dr. GUNASEKARAN, C**
Conservation Biology Laboratory
Bharathiar University
Tamil Nadu, INDIA

Title : ***Ethics in Biodiversity Conservation***

## TECHNICAL SESSION V

Time : 02.30pm - 3.30pm

Chair Person: Dr. M. Aneez Mohamed
Dr. P. Rajasekar

Speaker : **Dr. KARTHIKKUMAR. V**
Research Associate - Biochemistry
College of Medicine and Health Sciences
UAE University, United Arab Emirates

Title : ***Role of Phytochemicals in Colon cancer***

Report & Vote of Thanks : Dr. M . SALAHUDEEN
Organising Secretary - ICEH2020

# SELECTED ABSTRACTS

## LIST OF ABSTRACTS SELECTED FOR ORAL PRESENTATION


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| 2 | **Spider diversity of Azhinjilam wetland, Calicut, Kerala** Abdul Gafoor* and Ameena. K | 2 |
| 3 | **Valorisation of composted spent mushroom substrate for plant growth promotion and biofortification of sorghum by *Bacillus* sp.** Manasa and Bee Hameeda* | 2-3 |
| 4 | **Conservation of Biodiversity, Importance and Environment** Biplab Auddya*, Riya Auddya | 3-4 |
| 5 | **Assessment of Threats Faced by Sloth Bear (*Melursus ursinus*) Population in Grizzled Squirrel Wildlife Sanctuary, Srivilliputhur, Tamil Nadu** Arun Raj, J*. and SP. Sevarkodiyone | 4-5 |
| 6 | **Role of Music in the Healthy Environment of the Schools** R. Murali Shankar and V. Venkatalakshmi | 5-6 |
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| 8 | **A study on the characterization and utilization of the Banana peel, Shells of Egg and prawn for the production of bioplastics** S.Divya | 7 |
| 9 | **Fascinating world of Butterflies and their Conservation along with Eco-friendly Commercialization** Agnes Kharat* and Ravindra Bhandare | 8 |
| 10 | **Molecular Heterogeneity in Colorectal Cancer: Insights from Genetic Profiling** MohdYounis*, P. Sujeetha, T. Sangeetha, M. Kaviya, K. Bharathi and A. Vijaya Anand | 8-9 |
| 11 | **Impact of Spider Mite feeding on Vegetable crops** Sangeetha G. Kaimal | 9-10 |
| 12 | **Fish faunal diversity in Mangrove based estuary of Kadalundi River, Kerala, South India** Ali Akshad, M | 10-11 |
| 13 | **Phytochemical screening and Antivectoral activity of *Muntingira calabura*** N. Aarthi, Abinaya. S, Nithyasri.G. R. N, ThangaBrindha.T, Sneka. P, Vijina.C.V | 11-12 |
| 14 | **Aromatic plants for an eco-friendly and sustainable environmental remediation: New challenges** | 12-13 |

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| | **and Future Prospects**<br>Muzafar Riyaz* and Wani Aamir Iqbal | |
| 15 | **Efficacy of entomopathogenic bacterial strains on the larvicidal, growth inhibitory and behavioral response against *Aedes aegypti* (Diptera: Culicidae)**<br>Gopalan Rajagopal* and Sakkanan Ilango | 13-14 |
| 16 | **A Study on the effect of Silver Nano particles synthesized using *Rosa rubiginosa* plant extract on the growth parameters of Silkworm *Bombyx mori L***<br>S. Mohamed Ramlath Sabura* and M.I. Delighta Mano Joyce | 14-15 |
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| 18 | **Molecular pathogenesis of multidrug-resistant bacteria: What can be done better?**<br>Balasubramani Gangathraprabhu*,Geethanjali Santhanam and Murugan Maruthamuthu | 16-17 |
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| 20 | **A study on the activity concentration of $^{210}$po in water samples of Pulicat lagoon, Tamil nadu, India**<br>O. Basith and R. Krishnamoorthy* | 18-19 |
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**Abstract No.: 1**

# EFFICACY OF COLD CREAM AGAINST CLINICAL PATHOGEN USING *CARALLUMA ADSCENDENS* VAR. *ATTENUATA*

**Sundar Madasamy[1], Suresh Sundan[2], Lingakumar Krishnasamy[1*]**

[1] Centre for Research and Postgraduate Studies in Botany,
Ayya Nadar Janaki Ammal College, Sivakasi, Tamilnadu, India.
[2] Department of Botany, Directorate of Distance Education,
Madurai Kamaraj University, Madurai, Tamilnadu, India.

A simple formulation of cold cream from Methanolic Extract *Caralluma adscendens* var. *attenuata* (MECA) and their antimicrobial activity was tested against various clinical pathogens viz *Escherichia coli, Methicillin-resistant Staphylococcus aureus, Vancomycin-resistant Enterococci faecium* and *Candida albicans*. The experimental include five groups (n-3 each group), Group-I PC- positive control Neosporin, Group-II FCA 50mg, Group-III FCA 100mg, Group-IV FCA 200mg and Group-V negative control- dummy creams (loaded in the centre well each plate and no zone formation). In the present study, aimed to the antimicrobial activity of cold cream was measured by agar well diffusion method. For more, the efficacy of cold cream from MECA extracts to against the clinical pathogen. Positive control Neosporin and FCA 200 mg cream was a highly significant difference ($P < 0.01$) in the zone of inhibition when compared to dummy cream. The FCA 200mg was activity against *E. coli*, *MRSA*, *VREF* and *C. albicans* significantly difference ($P<0.05$) compared FCA 50 mg and FCA100 mg creams. The results from this study suggested that the cold cream form base of methanolic extract of *Caralluma adscendens* var. *attenuata* crude had antimicrobial activity in the different clinical pathogen. They could be used as an alternative source to conventional antimicrobial agents for the treatment of pathological skin infection.

**Key words:** Formulation, Cold cream, *C. adscendens* var. *attenuata,* antibacterial activity.

**Abstract No.: 2**

## SPIDER DIVERSITY OF AZHINJILAM WETLAND, CALICUT, KERALA

**Abdul Gafoor* Ameena. K**

PG & Research Department of Zoology, Farook College, Calicut.

Spiders are abundant and widespread in almost all ecosystems and constitute one of the most important components of global biodiversity. A preliminary study was conducted to reveal the spider diversity in Azhinjilam wetland in the Calicut district, during a period of 5 months that is from October 2014 to February 2015, bimonthly. A total 25 species of spiders belonging to 13 genera and 7 families were recorded. Lycosidae was the most dominant family exhibited 5 species. The relative abundance of various families recorded is in the order Lycosidae>Tetragnathidae=Aranidae= Oxyopidae> Theridiidae= Hersilidae=Saltcidae

**Key words:** Azhinjilam, spiders,lycosidae.

**Abstract No.: 3**

## VALORISATION OF COMPOSTED SPENT MUSHROOM SUBSTRATE FOR PLANT GROWTH PROMOTION AND BIOFORTIFICATION OF SORGHUM BY *BACILLUS* SP.

**Manasa and Bee Hameeda***

Department of Microbiology, Osmania University, Hyderabad. India.

Biofortification is a strategy of enhancing nutrient content in food by conventional plant breeding methods. Most common methods employed for this purpose is application of mineral fertilizers to soil. In the present study, spent mushroom that is usually generated in large amounts after harvesting mushrooms was fermented and used for plant growth promotion and biofortification of sorghum. Bacillus sp. isolated from rhizosphere of medicinal plants was evaluated for production of hydrolytic enzymes like cellulase, amylase, lipase, protease, β-1,3 glucanase, cellulase and also solubility of zinc, phosphate,

potassium. Spent mushroom was treated with the culture and then allowed to ferment for 24h and then filtered. This filtrate was used for treating sorghum seeds and then evaluated for plant growth promotion greenhouse. The experiment was carried out in 12 replications, out of which 3 were harvested after 30 days after sowing, 3 after 60 days after sowing and remaining 6 were harvested after complete growth (110 days) to obtain yield. Depending on the growth stage of the plants, various parameters like plant height, No. of leaves, leaf area, root weight, shoot weight, leaf weight, panicle weight, seed weight were recorded. Sorghum grains obtained after final harvest were powdered and analysed for nutrient content by ICP-MS and the data of the same will be presented.

**Abstract No.:4**

## CONSERVATION OF BIODIVERSITY, IMPORTANCE AND ENVIRONMENT

**Biplab Auddya[1], Riya Auddya[2]**

[1]Sidho-Kanho-Birsha University, Purulia, West Bengal, India
[2]SACT, Panchakot Mahavidyalaya, Purulia, West Bengal, India

The term Biodiversity or Biological Diversity refers to the variety of life on Earth at all levels. Biodiversity provides for economic, ecological and cultural values to the World's community. Biodiversity provides for ecological, economic and cultural values to the World's community Consumptive Value, Ecological Value, Aesthetic Value, Economic Value, Cultural Value, Social Use & Value, Educational Knowledge, Religious Importance are some importance of biodiversity. There are three different types of Biodiversity – 1>Genetic Diversity, 2>Species Diversity and 3>Ecological Diversity. Global warming, increase the sea level, glacial retreat, ozone layer depletion, climate change are some cause for conserve biodiversity. In-situ Conservation and Ex-situ Conservation are two main method of biodiversity conservation. National Parks, Biosphere Reserves and Wildlife Sanctuaries are some methods of In-situ Conservation. Zoos, botanical gardens, nurseries, gene banks are some methods of Ex-situ Conservation. Biodiversity conservation is not a easy process to conserve and protect the biodiversity Government

has adopted many steps. INDIAN FOREST ACT (IFA)-1927, INDIAN FOREST ACT (IFA)-1927, BIODIVERSITY ACT-2002, STATE BIODIVERSITY BOARDS, INTERNATIONAL UNION FOR CONSERVATION OF NATURE (IUCN), CONVENTION ON BIOLOGICAL DIVERSITY (CBD), NAGOYA PROTOCOL, BIODIVERSITY FINANCE INITIATIVE (BIOFIN), INTERGOVERNMENTAL SCIENCE POLITY PLATFORM ON BIODIVERSITY AND ECOSYSTEM SERVICES (IPBES), INTERGOVERNMENTAL SCIENCE POLITY PLATFORM ON BIODIVERSITY AND ECOSYSTEM SERVICES (IPBES), MONTREAL PROTOCAOL, KYOTO PROTOCOL, PARIS AGREEMENT, ENVIRONMENT PROTECTION ACT OF 1986, INDIA'S NATIONAL ACTION PLAN ON CLIMATE CHANGE are some acts or organizations helps to conserve the biodiversity.

**Keywords**: Biodiversity, Importance, Types, Conservation, Governmental Stapes and Acts.

**Abstract No.:5**

## ASSESSMENT OF THREATS FACED BY SLOTH BEAR (*MELURSUS URSINUS*) POPULATION IN GRIZZLED SQUIRREL WILDLIFE SANCTUARY, SRIVILLIPUTHUR, TAMIL NADU

***Arun Raj, J. and SP. Sevarkodiyone**

Post-graduate and Research Department of Zoology,
Ayya Nadar Janki Ammal College (Autonomous), Sivakasi - 626 124

The sloth bear (*Melursus ursinus*) is entirely tropical and sub-tropical in distribution, endemic to the Indian subcontinent. All bear species are listed as endangered, threatened, or potentially facing a precarious future mentioned that the sloth bear are in jeopardy because of degradation and loss of habitat. Sloth bears are completely protected under Schedule I of the Indian Wildlife Protection Act and has been listed as "vulnerable" by IUCN since 1994. Sloth Bear populations have declined and its range has shrunk over the past century, primarily by habitat degradation due to increased human population, Diminished food resources and increased pouching for its gall bladder have led to declines in sloth bear population. Wildlife threat is an issue

with off-putting role in our effort to conserve and sustainably utilize the biological capitals. However, the wildlife biodiversity and conservation practices are still at low attention. Global climate change is significantly altering the large scale distributions of plants and animals. The potential for large increases in global mean temperatures (e.g., 4.3 ± 0.7°C) by 2100 has significant implications for forest species and ecosystems. Under these varying climatic conditions, some species may go extinct either locally or regionally, with climate change acting synergistically with other extinction drivers. Tropical Asian forests contain several biodiversity hotspots and species-rich ecoregions. Human-wildlife conflict (HWC) is an increasingly significant obstacle to the conservation of wildlife. Hence the present study has been carried out to assess the threats faced by sloth bear in Grizzled Squirrel Sanctuary Srivilliputhur, Tamil Nadu during January 2015 – December 2018. We categorized the threats into two (Natural and Anthropogenic). Natural threats include natural predators, Climatic conditions, Den availability etc. and the Anthropogenic threats includes all man made threats such as Hunting, Pouching, Habitat degradation by humans, habitat fragmentation, human conflict with sloth bear, grassing of cattle inside Sanctuary, debilitate of Forest resource, etc.

**Key Words:** *Sloth bear, threats, global warming, Human animal conflict.*

**Abstract No.:6**

## ROLE OF MUSIC IN THE HEALTHY ENVIRONMENT OF THE SCHOOLS

**R. Murali Shankar and V. Venkatalakshmi,**

Kalai Kaviri College of Fine Arts, Trichy

The Researcher presents the concept of Music with inter-disciplinary aspects in terms of science. Music, as sound medium has been used as part of wellness programs in a variety of ways, including as a sonic background for relaxation experiences. Music helps create a positive learning environment and it gives the gear up for the steps of learning. The Magic of notes in the music regulates the mood of the human in their health mechanism. It is the medium to balance the physical, mental, emotional, and

spiritual growth of the human in their systematic way. Based on the sound mechanism, it connects directly to the nature, and it vibrates our body mechanism to function proper in all ways as" full content soul". Here, the Music is correlated with the factors like Health environment in the school settings. Music is concerned as a stress burster and it brings the stress free environment in surroundings by constant listening of various ragas regularly in days systematically produces the magical effect of changes in the environment. Various Instrument Music selection and playing that in the common place mildly erase the negativity around us and it brings the positivity with us. Thus Music connects the humans naturally.

**Abstract No.:7**

## SPIDER DIVERSITY IN THE NILGIRIS

**Jayaraman Dharmaraj[1]*, Chinnappan Gunasekaran[2], Vallavan Rajkumar[2]**

Unit of Conservation Biology, Department of Zoology,
Bharathiar University, Coimbatore-641046

Spiders can be effective predators of herbivorous insect pests and can exert considerable top-down control, often catching more insects than they actually consume. Spider species richness and community composition were assessed in two different selected areas of The Nilgiris as follows Avalanche (Site-I) and Emerald Valley (Site-II). Based on the present investigation a total of 1448 spiders was collected representing 73 species in 19 families. All spider species were stored into different habitats of the Nilgiris. The study investigates diversity attempts in communities of spiders of for three agricultural fields. As well as despite the potential for competition and intra guild predation, a diverse assemblage of spiders may have the greatest potential for keeping pest densities at low levels. So, we conserve and enhance spider populations, agricultural systems should be manipulated in ways beneficial to the needs of the spiders. The structural complexity of the environment is directly related to spider density and diversity.

**Keywords:***Spider, Diversity, Agriculture, The Nilgiris, Avalanche*

**Abstract No.:8**

# A STUDY ON THE CHARACTERIZATION AND UTILIZATION OF THE BANANA PEEL, SHELLS OF EGG AND PRAWN FOR THE PRODUCTION OF BIOPLASTICS

***S.Divya,**
Department of Botany, Lady Doak College, Madurai

Growing pollution from the release of industrial waste or from other waste is posing threat to the environment and to the national development activities. Plastic acts as a major pollutant in the universe and it causes the Plastic Pollution. It causes direct and indirect effects on all forms of life in the world. It is a devastating problem for the world's ocean especially in marine life and terrestrial life. According to study from Plymouth University (Feb 19,2015), plastic pollution affected 100 million mammals in marine system every year. Sea turtles, Sea birds, Seals, Sea lions, Fishes, Whales and Dolphins were died due to plastic pollution. All domestic animals like cow, goat feed on these plastic as a food source, especially in garbage dustbins and they starts to chewing and these plastics are stored on the digestive tract and causes tearing of stomach muscles and finally it causes death of animals. The plastic debris, were found to be present in the cow's milk and it was consumed by humans and it also causes deliberation of these plastic debris into the human body. Animals like cow, goat, dog, cat, monkey, platypus, tiger, elephant, and birds like crow, pigeon, dove etc.. are affected by plastic in maximum in number. However, there is a great need for alternative to plastics.Bioplastics are the form of plastic that can be derived from biological sources and are biodegradable. It was one of the important remedy to overcome the problem of plastic waste, there by creating an environmental friendly alternative to the conventional plastics. Bioplastics are the biodegradable plastics which can be degraded by microorganisms from plant derived compounds, such as starch,chitosan,cellulose and lignin (Averous *et al*.,2004). Bioplastics and biocompatible polymers are gaining importance worldwide in both basic and applied research fields such as pharmacological, biomedical and environmental applications.

**Abstract No.:9**

## FASCINATING WORLD OF BUTTERFLIES AND THEIR CONSERVATION ALONG WITH ECO-FRIENDLY COMMERCIALIZATION

***Agnes Kharat, Ravindra Bhandare**

Department of Zoology, MGV's Arts, Science & Commerce College, Surgana.

Butterflies are fascinating creatures of order Lepidoptera have special place in the insect world. Butterflies are economically very important insects because they are good pollinators. Caterpillars of some butterflies feed and develop on weeds instead of agricultural crops thus helping in controlling weeds. Some caterpillars are insectivorous feeds on aphids, mealy bugs, ant larvae and so are useful in controlling them. Thus butterflies can appropriately be called friends of farmers. Being host specific butterflies indicates health of habitat. Rich diversity indicates good health of a particular habitat. Insect ecologists also focus on butterflies as the best group of insects for examining the patterns of biodiversity. Butterflies are of great esthetic value. They form a part of the nation's heritage and need to be conserved. Butterflies are good flagship species to stimulate invertebrate conservation awareness in society

**Abstract No.:10**

## MOLECULAR HETEROGENEITY IN COLORECTAL CANCER: INSIGHTS FROM GENETIC PROFILING

**Mohd Younis*, P. Sujeetha, T. Sangeetha, M. Kaviya, K. Bharathi, A. Vijaya Anand**

Medical Genetics and Epigenetics Laboratory, Department of Human Genetics and Molecular Biology, School of Life Sciences, Bharathiar University-641046, Tamil Nadu, India.

The high heterogeneity has become apparent in metastatic colorectal cancer (CRC) and the solitary leading causes of cancer mortality worldwide. Tumor from benign to malignancies derives by gradual and progressive genetic alterations develop into a collection of neoplastic diseases. The parameters are assessed to indicate the

extent and prognosis of the disease such as tumor node metastasis stage, tumor grade, microsatellite status, lymphovascular invasion. It is investigated KRAS mutation status in a metastatic to predict the response to anti-epidermal growth factor. CRC has been described that have prognostic and therapeutic relevance at a distinct molecular level. In the present study, the researcher recruited 65 CRC patients with different stages of the tumor at the right-sided colon, left-sided colon and rectum. We have also recognized left-sided was more complex than right sided CRC patents. In CRC, it has revealed the major differences in the characterization of inflammatory infiltrations and cells location in tumor types. All the patients were stratified into different prognostic and therapeutic groups with the help of these parameters. Though, CRC show intra-tumor heterogeneity due to not clear-cut stratification. However, several CRC patients with single tumor mutations show differences in their mutational status, morphology, inflammatory infiltrate and gene expression. In conclusion, the primary focus on the concept of molecular heterogeneity their metastases and clinical implication in CRC.

**Keywords:** Colorectal Cancer, Genetic alternations, Heterogeneity.

**Abstract No.:11**

## IMPACT OF SPIDER MITE FEEDING ON VEGETABLE CROPS

**Sangeetha G. Kaimal**
Department of Zoology, Providence Women's College, Calicut, Kerala – 673 009, India.

Agriculture plays an important role to determine the economy of Kerala. Being primarily an agricultural state, contribution of Kerala to the vegetable crop industry is a crucial one. However, despite the rich diversity of our vegetable crops, knowledge on their faunal composition, particularly of spider mites as pests and other related details remains very much limited. In recent years due to random use of chlorinated hydrocarbons for control of general pests, which in turn kill their natural enemies, and because of using high yielding varieties and improved agricultural practices, many mite species which were of less importance or of no value at all during the past have

assumed the status of major pests. These, among other factors have further aggravated the situation of the problem of spider mites as pests.

The plant feeding mites (Acari: Tetranychidae) has piercing and sucking type of mouth parts with which it pierces the leaf tissue and sucks the plant sap. The point of suction is marked by the appearance of white spots which gradually coalesce to form chlorotic patches, necrotic patches etc. Spider mite feeding cause various types of direct damage like loss of chlorophyll, appearance of striplings or bronzing of foliage, stunting of growth, formation of galls and erineal patches thereby causing an array of deformities and reduction of yield. The intensity of damage ranging from simple mechanical injury to complex physiological alterations of the plant tissues would lead to collapse of the photosynthetic machinery of the plant. Apart from direct damages, many are known to act as vectors of plant viral diseases causing more potential loss to growers. In many instances, lack of information about the correct identity of spider mites, their biology and ecology caused serious consequences to agriculture. In view of their importance in agriculture, the present study is thought to be highly warranted, as it is envisaged with a view to provide information on the impact of feeding of the spider mites.

**Abstract No.:12**

## FISH FAUNAL DIVERSITY IN MANGROVE BASED ESTUARY OF KADALUNDI RIVER, KERALA, SOUTH INDIA

***Ali Akshad, M**

Department of Zoology, P S M O College Tirurangadi, 676 306, Kerala

Fish faunal diversity in Mangrove based estuary of Kadalundi River, Kerala, South India was during July, 2016, to June, 2017. It is located on the Western side of the Northern Kerala, in Kozhikode and Malappuram districts on the river mouth of Kadalundipuzha spreading in the estuary. Total 37 fish species were reported belonging to 29 families were reported from the 3 selected stations. The total population density

of station-A, B and C was 2004, 1868 and 2090 respectively. The maximum number of species was reported in three stations in the month of October. The minimum species was reported in the month of January. The maximum number of species was reported in station-A (254) and minimum number of species was reported in station-A (87). The maximum number of species was reported in station-B (243) and minimum number of species was reported in station-B (70). The maximum number of species was reported in station-C (253) and minimum number of species was reported in station-C (103). The maximum species richness ($H_{max}$) was reported in three station in the month of October (3.443, 3.465 and 3.465 respectively) and minimum species richness was reported in staion-A is February (2.639), station-B is June (2.639) and station-C is January (2.639). The maximum species evenness (E) was reported in station-A is December (0.93), station-B is February (0.97) and station-C is May (0.93). The minimum species evenness was reported in staion-A is August (0.81), station-B and C is July (0.73 and 0.76 respectively). The maximum Shannon-Weiner index ($H^1$) was reported in station-A, B and C is October (3.10, 3.09 and 3.13 respectively) and the minimum Shannon-Weiner index was reported in staion-A is February (2.34), station-B and C is July (2.00 and 2.11 respectively) and station-C is January (2.639).

**Keywords:** Kadalundi River, ichthyofauna, Mangrove, Physico-chemical parameters, Shannon-Weiner index, Species richness, Species Evenness

**Abstract No.:13**

## PHYTOCHEMICAL SCREENING AND ANTIVECTORAL ACTIVITY OF *MUNTINGIRA CALABURA*

**N. Aarthi, Abinaya S, Nithyasri G R N, Thanga Brindha T, Sneka P, Vijina C V**

Department of Zoology, PSGR Krishnammal College for Women, Coimbatore

Mosquitoes are the vectors of many severe diseases like malaria, dengue, yellow fever, filariasis, chikunguniya, west nile virus, western equine encephalitis and considered as one of the life threatening creatures in the world. The present study aims

to identify the phytochemical compounds and larvicidal activities of the two extracts, ethanol and chloroform, present in the leaves of *Muntingia calabura* against the filarial vector *Culex quinquefasiatus* and to compare the efficiency of these two extracts. The plant leaves were collected, dried and powdered and the extracts were prepared using chloroform and ethanol and then series of tests were conducted. The eggs were collected, hatched and reared in the laboratory. The colony of *A. aeypti larvae* instars kept in glass beaker along with dechlorinated water and added with desired concentrations of plant extract and the mortality rate were calculated. It was observed that the mortality increases as the concentration of extract increases. Among the two extracts, ethanol extract from the leaves of *Muntingia calabura* was found to be more effective than the chloroform extract against the filarial vector which is cost efficient and ideal ecofriendly approach for the control of mosquitoes.

**Abstract No.:14**

## AROMATIC PLANTS FOR AN ECO-FRIENDLY AND SUSTAINABLE ENVIRONMENTAL REMEDIATION: NEW CHALLENGES AND FUTURE PROSPECTS

**Muzafar Riyaz[1]& Wani Aamir Iqbal[2*]**

[1]Division of Taxonomy & Biodiversity, Entomology Research Institute, Loyola College, Chennai, Tamil Nadu, India. 600034
[2*]106/Nillora, Pulwama, Jammu and Kashmir, India. 192301

Among all other pollutants, heavy metals have received paramount attention of environmental experts due to their highly toxic nature. Heavy metals are generally defined as metals with relatively high density, atomic weight, or atomic number. In an environment, these heavy metals can exist as vapours or particles. Heavy metals can enter the water by industrial and consumer waste, or even from acidic rain, breaking down soil and releasing heavy metals into streams, lakes, rivers, and groundwater. Health problems due to heavy metals is an eye-opener. Exposure to these heavy metals can lead to Lung cancer, Bone damage and Nerve disorders. Phytoremediation is a

Biotechnological approach to clean up the contaminants from soil by using green plants. The problem of heavy metal contamination remains the same if we use edible crops for Phytoremediation, as these crops are being consumed by humans or animals in one or other forms. Aromatic Plants are grown to produce essential oil and food processing. The essential oil of aromatic plants is being used in soaps, detergents, Cosmetic industry, and food processing industry. These plants are non-edible and offer a novel and much safer option for their use in Phytoremediation of heavy metal contaminated sites. The present study aims at providing the innovative concept of Phytoremediation as a Biotechnological approach by aromatic plants and their role in moderating the contamination by the heavy metals.

**Keywords:** Heavy metals, Pollutants, Toxicity, Aromatic Plants, Phytoremediation

**Abstract No.:15**

## EFFICACY OF ENTOMOPATHOGENIC BACTERIAL STRAINS ON THE LARVICIDAL, GROWTH INHIBITORY AND BEHAVIORAL RESPONSE AGAINST *AEDES AEGYPTI* (DIPTERA: CULICIDAE)

**Gopalan Rajagopal* and Sakkanan Ilango**

Post Graduate and Research Department of Zoology,
Ayya Nadar Janaki Ammal College, Sivakasi, Tamil Nadu

The midgut of *Aedes aegypti* plays a crucial factor in the host-parasite interaction. They enhancing the vectorial capacity of various viral diseases include dengue and chikungunya fevers. Controlling mosquito-borne diseases, the enticing strategy in mosquitoes as parasite interruption. Entomopathogenic microorganism plays a vital role against insects.On this basis, the study focused on the isolation of entomopathogenic bacteria from infected *Galleria mellonella*dead larva against *A. aegypti*. The isolated bacteria were confirmed through 16S rRNA gene sequencing and phylogenic analysis. The cell suspension of 24 hours larval mortality of *Photorhabdus luminuscens* (MN630269.1) $LC_{50}$ – 0.81 x $10^7$ and *Xenoharbdus nematophila*

(MN630636.1) $LC_{50}$ – 2.32 x $10^7$ cells/mL for *A. aegypti* via the oral route. Histopathological analysis of bacteria treated larvae revealed that the ruptured midgut epithelial layer and the detached the peritrophic membranes. The sublethal effect of bacterial cell suspension in larvae showed that the extension of developmental duration up to 19 and 17 days. In addition to these, they reduced the larval fecundity and hatchability in a dose-dependent manner. The sterile index of *X. nematophila*, *P, luminuscens* treated larvae shows 46.30 and 43.22. Thus we conclude that the entomopathogenic bacteria *X. nematophila*, *P. luminescens,* acts as an excellent mediator to control the *A. aegypti*.

**Keywords:** *Xenoharbdus* sp, *Photorhabdus* sp, Dengue vector, Growth inhibitory study, Histopathology

**Abstract No.:16**

## A STUDY ON THE EFFECT OF SILVER NANO PARTICLES SYNTHESIZED USING *ROSA RUBIGINOSA* PLANT EXTRACT ON THE GROWTH PARAMETERS OF SILKWORM *BOMBYX MORI L*

**S. Mohamed Ramlath Sabura* and M.I. Delighta Mano Joyce**

Department of Zoology, Sadakathullah Appa College, Tirunelveli

Sericulture plays a major role in rural employment, poverty alleviation and earning foreign exchange. A lot of entrepreneurial opportunities are available in various areas of sericulture involving the rearing of silkworms for the production of raw silk which is the yarn obtained out of cocoons, spun by certain species of silkworms. Although there are several commercial species of silkworms, *Bombyx mori* is the most widely used and intensively studied silkworm.The quality of mulberry leaves fed to the silk worms is considered to be the prime factor for good cocoon and crop production. Cultivation of mulberry to feed the silkworms which spins silk cocoons, reeling the cocoons to unwind the silk filament and weaving is the major activities of sericulture. A variety of fortification agents such as protein, carbohydrates, sugars and or the

chemicals have been tested on silkworm larvae. Plants are the richest source of essential nutrients on earth and phytochemicals have been reported to influence the life and behaviour of different insects. Use of plant extracts, bacteria, fungi and enzymes for the synthesis of silver nanoparticles offer numerous benefits of eco friendliness and other biomedical applications as they do not use toxic chemicals for the synthesis protocol. Fresh petals of *Rosa rubiginosa*, free from diseases were collected, dried in shadow places and powdered to be used for synthesis of Silver Nanoparticles. Silkworm diet supplement with *Rosa rubiginosa* silver nanoparticle extract at certain concentrations influence the growth and economic traits which may be beneficial to the farmers and entrepreneurs in silk production.

**Key Words:** *Bombyx mori,* silver nanoparticles, phytochemicals, mulberry leaves, *Rosa rubiginosa*.

**Abstract No.:17**

## ANEMIA SCREENING IS AN ESSENTIAL TOOL TO PROMOTE SCHEDULED TRIBE ADOLESCENT GIRLS IN KODAIKANAL (WESTERN GHATS OF TAMIL NADU)

**Geethanjali Santhanam**

Department of Home Science, Mother Teresa Women's University, Kodaikanal

Iron deficiency anemia prevailing among all the age groups especially women community from adolescent girls, pregnant mothers and young children. Adolescent (10-19 years) is a transition period from childhood to adulthood with highest growth rate. Iron is an essential micronutrient for synthesis of haemoglobin which is involved in oxygen transmission to the cells. The poorer iron content diet, menstrual loss and poor knowledge on iron rich food intake show the way to iron deficiency anemia. The incidence of iron deficiency anemia widespread among people from underprivileged section such as Scheduled Tribes, those who are living in deprived socio-demographic environment. The World Health Organization (WHO) publicized that one-third of all women of reproductive age is anaemic.

The study aims to screen the Iron deficiency anemia in female adolescents (n=180) living in tribal region of Western Ghats-Kodaikanal. The blood haemoglobin level was assessed by biochemical assessment (Cyanmethaemoglobin). The iron deficiency anemia screening essential to find out the clinical manifestations faced by the study group.

The study results concluded that the majority (49%) of the population were suffered from anaemia at a moderate level (8-10.9mg/dl), followed by 44% who are affected severely with the very low level of haemoglobin below 8 mg/dl, 7% were found to be mild anaemic (11-11.9mg/dl). None of them were observed in the category of non-anaemic condition.

**Key words:** Anemia, Adolescents, Scheduled tribes.

**Abstract No.:18**

## MOLECULAR PATHOGENESIS OF MULTIDRUG-RESISTANT BACTERIA: WHAT CAN BE DONE BETTER?

**Balasubramani Gangathraprabhu[1] Geethanjali Santhanam[2], Murugan Maruthamuthu[1]***

[1]Department of Microbial Technology, School of Biological Sciences, Madurai Kamaraj University, Madurai – 625021, Tamilnadu, India.
[2]Department of Home Science, Mother Teresa Women's University Kodaikanal, Tamilnadu, India

Bacterial strain shows resistance to a wide range of antibiotics is said to be multi-drug resistance (MDR). Based on the degree of resistance, MDR termed as extensively drug-resistant (XDR) and pandrug-resistant (PDR). MDR strains are more problematic because very few or no treatment options are available. MDR is not only observed in bacterial species but also in all the disease-causing agents like fungi, virus, and parasites. Acquiring of resistance gene, developing membrane impermeability, mutational alteration of the target protein, enzymatic degradation, efflux pumping

system are the key factors for the development of MDR in bacteria. Development of resistance to available antibiotics and lag in new antibiotic development may force the researchers to focus on the development of novel chemotherapeutic agents with broad-spectrum activity. Since the finding of a suitable tool to prevent or treat the MDR is challenging, this resistance phenomenon became foremost health concern in both developing and developed countries. In recent, a substantial health threat has been noticed with the emergence of MDR in soil bacteria. This kind of bacteria more evolved to not only hydrolyze the antibiotics but start to utilize the antibiotics as a carbon and nitrogen source. There are many factors, consumption of broad-spectrum antibiotics, environmental pollution particularly by the pharmaceutical industry and infection control practice in health care bodies contributes MDR majorly. Till date there are many approaches proposed and lab trials are carry out to treat MDR bacteria such as phage therapy, antimicrobial peptides, antibacterial antibodies, and nanoparticles. Among the mentioned approaches very few show significant results and to be a better option to combat MDR.

**Keywords:** Antibiotic hydrolysis, Membrane impermeability, Multi-drug resistance.

**Abstract No.:19**

## GROSS ALPHA ACTIVITY IN SEDIMENT SAMPLES OF MALAPURAM DISTRICT, KERALA, INDIA

**G. Chinnadurai, Emmanual Joseph, O. Basith and R. Krishnamoorthy***

Environmental Research Laboratory, P.G. & Research Department of Zoology,
Jamal Mohamed College (Autonomous), Tiruchirappalli-620020, TamilNadu, India.

Radiation that originates on Earth is called terrestrial radiation. Primordial radionuclides, radioactive chemicals that were present when the Earth formed about 4.5 billion years ago are found around the globe in igneous and sedimentary rock. From rocks, these radionuclides migrate into soil, water, and even air. The terrestrial radionuclides are ubiquitous, belonging to the $^{238}U$ and $^{232}Th$ series and their decay

products as well as single decay radionuclides, particularly $^{40}K$. Gamma radiation emitted from naturally occurring radionuclides in all ground formations represents the main external exposure to human body. The knowledge of concentrations and distributions of the radionuclide are of interest since it provides useful information in the monitoring of environmental radioactivity. Natural environmental radioactivity and the associated external exposure due to gamma radiation depends primarily on the geological and geographical conditions and appear at different levels in the soils and rocks of each region in the world. The present study was aimed to assess the concentrations of the gross alpha radioactivity in sediment samples collected from eight different stations in Malapuram District of Kerala State. The gross-alpha radioactivity assessment of buildings materials was carriedout using Radiation Counting System (Nucleonix- RC 605A). The gross-alpha activity concentrations in sediment samples were found to be 9.67Bq/kg (Thusharagiri), 2.95Bq/kg (Chembakadavu), 6.776Bq/kg (Thamarassery hair pins), 10.15Bq/kg (Adivaram), 3.89Bq/kg (Kannappankunel- land slide area), 12.56Bq/kg (Kannappankunel- normal hill area), 6.28Bq/kg (Kaithapoil) and 6.28Bq/kg (Kannoth) respectively.

**Key Word:** Malapuram, Gross-alpha and Natural Radiation.

**Abstract No.:20**

## A STUDY ON THE ACTIVITY CONCENTRATION OF $^{210}$PO IN WATER SAMPLES OF PULICAT LAGOON, TAMIL NADU, INDIA

**O. Basith, and R. Krishnamoorthy***

Environmental Research Laboratory, P.G. & Research Department of Zoology,
Jamal Mohamed College (Autonomous), Tiruchirappalli-620020, Tamil Nadu, India.

The natural radioactivity existed since creation of the universe due to the long life time of radionuclides, which is caused by γ-radiation originating from the uranium and thorium series as well as from $^{40}K$. Natural radioactivity arising from natural sources contributes to the annual dose received by the world's population, exposure

resulting from radionuclides inherent in the earth's crust and from cosmic rays. Human activities such as uranium mining have also redistributed these radionuclides. Primordial radionuclides include the series of radionuclides produced when Uranium and Thorium decay, as well as Potassium-40 and Rubidium-87. Other radionuclides in the body include Uranium and Thorium and their decay products, as well as Potassium40. These terrestrial radionuclides are in the soil where food grows and eventually find their way into the water supply. Pulicat Lagoon is the second largest brackish water lake or lagoon in India after Chilka Lake. It straddles the border of Andhra Pradesh and Tamil Nadu states with over 96% of it in Andhra Pradesh and 4% in Tamil Nadu, which is situated on the Coromandel Coast, South India. The lake encompasses the Pulicat Lake Bird Sanctuary. The Barrier Island of Sriharikota separates the lake from the Bay of Bengal. The present study is proposed to assess the concentration of the natural radionuclides $^{210}$Po in Pulicat lagoon (Canal region) water.The $^{210}$Po were measured by alpha spectrometry, using surface barrier detector, following the radiochemical separation of Polonium. There is scanty of scientific data on the distribution and accumulation of natural radioactivity in the peculiar environment of Lagoon**.** The $^{210}$Po activity in water varies from 0.41Bq/kg to 2.79 Bq/kg with mean value 0.45 Bq/kg. The data obtained were statistically evaluated to explain the $^{210}$Po distribution in the lagoon region.

**Keywords:** Natural radionuclide, Pulicat lagoon and $^{210}$ Po.

**Abstract No.:21**

# THE DISTRIBUTION OF BUTTERFLY IN JAMAL MOHAMED COLLEGE CAMPUS AND CONSERVATION EDUCATION AMONG MIDDLE SCHOOL STUDENTS OF THURAIYUR VILLAGE, TIRUCHIRAPPALLI, TAMILNADU

**Mohamad Rafeek, J. Salahudeen, M. Mohamed Ashik, M**

P.G. & Research Department of Zoology, Jamal Mohamed College (Autonomous), Tiruchirappalli-620020, Tamil Nadu, India.

Butterflies are brightly coloured scaly winged insects of order Lepidoptera and one on the most important flagship species for conservation of invertebrates. A Short-term survey was conducted for the period of six months with in the Jamal Mohamed College campus on order to study the distribution among respective families, during the course of this survey a total of 16 species of butterfly belonging to 4 families were recorded. In this present study investigator attempt to find out the significance difference of various groups of sex, student's residents, type and of nature of school in awareness on conservation education among middle school students in Thuraiyur village, the investigator himself developed a questionnaire on identifying awareness on butterfly conservation. The sample consists of 500 students from Govt and Metric School in Thuraiyur Village.The stratified random sampling technique is used for collecting data. The data were analyzed using 't' test. The major finding study reveals that the school students in Thuraiyur village and average level of butterfly conservation awareness. Based on mean scores Female students are having more conservation awareness of butterfly, the female students areobtaining from the high level of awareness more than male students.

**Keywords:** Butterfly, Jamal Mohamed College campus, Distribution, Lepidoptera, Conservation Education.

**Abstract No.:22**

# PLANT SECONDARY METABOLITES USED AS BIO CONTROL AGENT AND AGAINST PEST OF PADDY – A SOLUTION OF PROTECT OUR ENVIRONMENT AND HUMAN HEALTH

**Haridoss Sivanesh[a], Sengottayan Senthil-Nathan [a],***

[a] Division of Bio pesticides and Environmental Toxicology, Sri Paramakalyani Centre for Excellence in Environmental Sciences, Manonmaniam Sundaranar University, Alwarkurichi, 627 412, Tirunelveli,
Sri Paramakalyani Centre for Excellence in Environmental Sciences, Manonmaniam Sundaranar University, Alwarkurichi, 627 412, Tirunelveli.

At present, the environment and human beings are affected by various factors, the most important of which is that the agriculture land and surrounding environment are affected mainly by chemical pesticides. Human beings and environment are interrelated with each other. Because of the use of chemical pesticides existing agricultural land is highly susceptible. These pesticides are chemically formulated so it causes diseases to human beings. The urgent need for a more sustainable and ecological approach has produced many innovative ideas, among them agriculture reforms and food production implementing sustainable practice evolving to food sovereignty. All plants are producing secondary metabolites and it used as bio control agent against pest of the plant. Therefore, i have made it clear through this research, the continuous use of this pesticide, which extracted from the plant, will not cause any harm to the plant, fertility of the soil and the human being. Using plant extracts in integrated or ecological pest management acting directly on the target pest or inducing resistance. We have also observed the extract of the plant, it much safe to non-target organisms than the chemical pesticides, as they did not cause any toxicity to the earthworm. Therefore, here i conclude that the plant extract use as effective pest control agent against pest of rice.

**Abstract No.:23**

# INSECTICIDAL EFFICACY OF *ADATHODA VASICA LEAVES* AND *TRIGONELLA FOENUM-GRAECUM SEED* EXTRACTS AGAINST MEALY BUG, *FERRISIA VIRGATE*

**Balasubramaniyan V., Naseema Begum T.U., Sadiq Bukhari A., Krishnamoorthy R. and H.E. Syed Mohamed***

P.G. Department of Zoology, Jamal Mohamed College, Tiruchirappalli - 620 020

Biopesticides are natural, environmentally friendly, less toxic, inexpensive and easily accessible plant products. In colour, mealy bugs are white to pink and measure 3-4 mm in length. In the case of *Ferrisia virgata*, the colour of the eggs and crawlers is pink. Two species of plants have been studied as an alternative insecticide. A. The leaves of *A.Vasica* and Seeds of *T. foenum-graecum*. The insecticidal findings are also comparable to previous studies, with data on mealy bug nymph mortality showing that all treatments were highly important over regulation. The experiments were conducted at 25-26 ° C in a petriplate and data analyses were performed using the statistical method SPSS under long daylight. By evaluating the median lethal concentration (LC50) values, the toxicity of 2 distinct types of botanical extracts tested against guava mealy bug adults was established. The 24 hours LC50 values for the seed extract of *Trigonella foenum-graecum* is 28.18ppm and 24.54ppm respectively for ethanol against *Ferrisia virgata*. The 24 hours LC50 values for the leaf extract of *Adathoda vasica* is 25.70 ppm and 39.81ppm respectively for ethanol *Ferrisia virgata*. The extracts of the *Ferrisia virgata* were comparatively more hazardous. Therefore, the leaf extract of these two plants could be a possible source of herbal insecticide for the control of the mealy bug population and could be used for integrated vector management.

**Abstract No.:24**

# GREEN SYNTHESIS AND CHARACTERIZATION OF SILVER NANOPARTICLES FROM AQUEOUS AND CHLOROFORM EXTRACTS OF *SESBANIA GRANDIFLORA* (L.) POIRET STEM AND ITS ANTIMICROBIAL EFFICACY

**Naseema Begum.T.U., Balasubramaniyan. V., Sadiq Bukhari, A., Krishnamoorthy, R. and H.E. Syed Mohamed***

P.G. Department of Zoology, Jamal Mohamed College, Tiruchirappalli - 620 020

The utilization of ecologically favorable materials like plant leaf extracts for the combination of silver nanocoats offers various advantages of eco-agreeableness and similarity for drug and biomedical applications as they don't utilize harmful synthetic concoctions in the amalgamation conventions. Three fundamental viewpoints were contemplated for the blend of silver nanocoats, for example, determination of dissolvable medium, choice of earth generous diminishing operator, and choice of nontoxic substances for the Ag NPs steadiness. The watery concentrates of distinctive healing species were researched for their antibacterial action against gram negative and positive microbes (*Staphylococcus aureus, Bacillus subtilis, Klebsiella pneumoniae, Escherichia Coli*). Among the chosen species *Sesbania grandiflora* concentrate demonstrated better decrease on the combination of silver nanocoats in effective planning of nanocoats with uniform disseminations and long dependability, given their inclination to quickly agglomerate in aqueous solution. The silver nanocoats hence characterized by Scanning electron microscope (SEM), UV Vis Spectroscopy, Fourier Transform Infrared Spectroscopy (FTIR), X – Ray Diffraction (XRD) examination. The current examination uncovers that *Sesbania grandiflora* concentrate of silver nanocoats have more prominent adequacy as an antibacterial movement against microorganisms.

**Abstract No.:25**

# ORGANOCHLORINE PESTICIDES RESIDUES IN EGGS OF COLONIAL NESTING BIRDS FROM TAMIL NADU, INDIA

**S. Jayakumar [1,2,*], S. Muralidharan[2], V. Dhananjayan[1] and P. Navamani[1]**

[1] A.V.C. College (Autonomous), Mannampandal, Mayiladuthurai – 609 305.
[2] Sálim Ali Centre for Ornithology and Natural History, Anaikatty, Coimbatore – 641 108.

Over the past several decades, enormous quantities of pesticides have been used across the world in order to increase the food production for the growing global population. Among the various groups of pesticides, organochlorine pesticides (OCPs) bio-magnify through the food web and accumulate in lipid tissues of organisms, including birds. Birds have been widely used for bio-monitoring studies to assess the bioaccumulation and effects of organochlorine contaminants as they occupy a high trophic position. Similarly, birds inhabiting agro-ecosystems and their eggs are considered as suitable tools for monitoring of environmental contaminants.

Totally 97 eggs of 12 species of birds were analyzed for organochlorine pesticide residues. Among the species studied, Painted Stork, Spot-billed Pelican and Black-headed Ibis were the near threatened birds. Egg measurement and eggshell parameters including shell index of all the species of birds were calculated. Thickness showed negative correlation with organochlorine residues. Among various organochlorine pesticide residues analyzed, isomers of HCH were the maximum followed by Σ DDT, Heptachlor epoxide and Σ endosulfan. Among the isomers, γ-HCH contributed more than 50% of the Σ HCH. Among the metabolites, p,p' DDE had higher accumulation in all species studied. Among the cyclodiene insecticides, Σ endosulfan contributed more than 50%. Concentration of Σ DDT, HCH, heptachlor epoxide and endosulfan in the eggs significantly ($P<0.05$) varied among the species. Levels of Σ organochlorine residues detected were the highest in the eggs of Little Cormorant followed by Intermediate Egret and Grey Heron, while eggs of Eurasian Spoonbill had the lowest. The levels of OC residues ected in the eggs of birds currently studied are well below the threshold levels (4 - 8 µg/g wet wt) associated with impaired reproduction. However,

DDE concentration in eggs of Painted Stork (228.06 ng/g) and Black-headed Ibis (72.74 ng/g) may be associated with effects on survival rate of young ones of these species when it continuously exposed to such pesticides.

Although all the sanctuaries have official boundary, physical demarcation is missing and there is no proper earthen dyke in Vedanthangal and Koonthankulam Bird Sanctuaries. During monsoon, runoff not only floods the cultivable areas nearby and the Sanctuaries, but also brings in residues of pesticides and fertilizers from the agricultural lands. As legislation on the use of pesticides alone is unlikely to help conserve birds and the environment, it is recommended to resort to eco-friendly cultivation methods, and eventually organic farming.

**Key words**: Pesticides, Fish-eating birds, Egg-shell thinning, Bird Sanctuary, Conservation.

**Abstract No.:26**

## ISOLATION AND CHARACTERIZATION OF ASTAXANTHIN AND *ITS IN - VITRO* ANTI-OXIDANT AND ANTI DIABETIC POTENTIAL FROM RED SNAPPER FISH (*LUTJANUS ARGENTIMACULATUS*)

**S. Mohamed Hussain*, N. Farhan Maloof, M. Sri Sathya, M. Mohammed Muneesh**

P.G. and Research Department of Zoology, Jamal Mohamed College (Autonomous), Affiliated to Bharathidasan University, Tiruchirappalli-620020, Tamil Nadu, India

The present work was carried out for the isolation of Astaxanthin pigments from the marine Red snapper fish (*Lutjanusargentimaculatus*). Astaxanthin yield obtained using acetone solvent extraction was 8.5mg/g. The extracted samples were subjected to thin layer chromatography, UV-VIS and FT-IR spectroscopic techniques. Invitro antioxidant assessments through total antioxidant assay as well as DPPH and FRAP scavenging activity revealed the exceptional potential of astaxanthin, which was found comparatively lower than that of standard ascorbic acid. Further analysis on the alpha amylase inhibition activity depicted the antidiabetic prospective of these pigments,

which was similar to that of standard drug. The overall findings from our study shows that astaxanthin from red snapper have potential pharmaceutical applications, which could be utilized as a better alternative for synthetic pigments.

**Keywords:** Astaxanthin, Red Snapper fish, Anti-Oxidant, Anti Diabetic, *In-vitro* assay.

**Abstract No.:27**

## DENITRIFYING BACTERIAL DIVERSITY IN RELATION TO ABIOTIC FACTORS IN THE SEDIMENTS OF MANAKUDY ESTUARY OF SOUTHWEST COAST OF INDIA

***P. Mohideen Askar Nawas, H.F Seyed Mafiya Haniff**

* Department of Zoology, Periyar EVR College (Autonomous), Tiruchirappalli.
Department of Biotechnology, Jamal Mohamed College (Autonomous), Tiruchirappalli.

An investigation was made on the diversity of aerobic heterotrophic denitrifying bacterial populations in relation to abiotic factors in the sediment samples of six experimental sampling stations (S-I to S-VI) at Manakudy estuary of southwest coast of India for the period of one year from January 2019 to December 2019. The experiment was carried out to estimate pH, dissolved oxygen, $CO_2$, nitrate, nitrate and enumerates total heterotrophic denitrifying bacterial diversity of all sampling stations. The result showed that the fluctuation of denitrifying bacterial populations in the estuarine environment showed high fluctuation in the sampling stations. From the collected sediment samples, the dominant denitrifying bacterial species such as *Pseudomonas* and *Bacillus* species were identified. The result further indicated that minimum number of denitrifying bacterial diversity and maximum values of nitrite and nitrate were reported at polluted zone (S-IV) in the experimental estuary.

**Key words:** Estuary, Denitrifying bacteria, *Pseudomonas, Bacillus*.

**Abstract No.:28**

## EFFECT OF ENDOSULFAN PESTICIDES ON HEMATOLOGICAL PARAMETERS OF FRESHWATER FISH, *LABEO ROHITA*

**Mohamed Shamsudin, P. Suganthi*, A. Sabira, A. Rabiyathul Basiria**
Department of Zoology, Jamal Mohamed College (Autonomous), Tiruchirappalli

Fish blood acts as a pathophysiological indicator in ecotoxicological studies. Endosulfan is a chlorine based compound widely used to control pest in the agricultural fields. Median lethal concentration (LC50) of the endosulfan against adult freshwater, *Labeo rohita* was studied by probit analysis. Based on the toxicity values, three different concentrations (0.5, 1.0 and 1.5ppb) of endosulfan were treated against adult fishes. Endosulfan exposure severely damaged the RBC cell membranes which resulted in drastically decreased RBC levels ($P<0.05$). Increased leucocytes, lymphocytes were observed in the treated groups due to the elevated immunological response

**Keywords**: Endosulfan, *Labeo rohita*, LC50, Haematology

**Abstract No.:29**

## ENDOSULFAN INDUCED CHANGES IN PLASMA BIOCHEMICAL AND REPRODUCTIVE HORMONES OF ADULT *LABEO ROHITA*

**P. Suganthi*, Mohamed Shamsudin, S.M. Irfana, A. Shakira**
Department of Zoology, Jamal Mohamed College (Autonomous), Tiruchirappalli

Endosulfan is the commonly used organochlorine pesticides which pose serious effects on the blood biomolecules of *Lobeo rohita* fish. Three different concentrations of endosulfan (0.5, 1.0 and 1.5ppb) were exposed to adult fishes showed drastic changes in their blood biochemistry. Hyperglycemic and hypercholesterolemia conditions were observed in the treated fishes due to the triggering stress compensation mechanism. Blood cortisol and triglyceride levels also significantly increased in the exposed fish blood plasma due to the enhanced gluconeogenesis in the fish tissues. Reproductive hormones (oestrogen and progesterone) levels also significantly varied ($P<0.05$) in the treated fish blood plasma.

**Keywords**: Endosulfan, *Labeo rohita*, Blood plasma, reproductive hormones.

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# EFFICIENCY OF WORKING CAPITAL UTILISATION INDEX: A STUDY ON SELECTED TEXTILE INDUSTRY IN INDIA

**Dr. E. MUBARAK ALI**
Associate Professor & Head (SF), PG Department of Commerce,
Jamal Mohamed College (Autonomous), (Affiliated Bharathidasan University),
Tiruchirappalli – 20, Tamilnadu.

**D. SULTHAN BASHA**
Research Scholar (PT), Jamal Mohamed College (Autonomous), (Affiliated Bharathidasan University), Tiruchirappalli – 20, Tamilnadu.

**Abstract**

*The study of the paper is an attempt to examine the efficiency of working capital utilization of index selected textile industries in India, during 2010 - 11 to 2019 -20. Instead of calculating common working capital ratios; working capital management efficiency has been measured in terms of Utilization Index (UI), Performance Index (PI), and Efficiency Index (EI) following the model suggested by Bhattacharya (1997). This paper also tests the speed of achieving target level of efficiency by an individual textile industry during study period using arithmetic mean indices as target level of efficiency. Findings of the study reveal that overall performance of selected textile industry was not bad, but performance of individual textile industry fluctuated during the period of the study.*

**Keywords: Working capital utilisation, Textile industry, Performance Index, Utilisation Index, Efficiency index.**

## Introduction

The Textile industry is one of the oldest industries in India. The region has made important donations in terms of forex income and employment and is one of the keystones of the wealth. Indian Textile Industry occupies a very significant place in the financial were introduced in different spheres of movement. The country has great assurance life. The Indian textile industry is one of the leading in the world with a substantial raw material and textiles manufacturing foundation. Our wealth is largely reliant on the textile manufacturing and employment in addition to other most important industries. About 27% of the foreign exchange incomes are on account of export of textiles and clothing alone. The textiles and clothing segment contributes about 14% to the industrial production and 3% to the gross domestic product of the country.

Around 8% of the total excise proceeds collection is contributed by the textile industry. So much the textile industry accounts for as large as 21% of the total employment generated in the economy. Around 35 million people are directly employed in the textile manufacturing activities. Indirect employment as well as the manpower occupied in agricultural based raw-material manufacture like cotton and related trade and handling could be stated to be around another 60 million. A textile is the largest single industry in India and among the largest in the world, accounting for around 20% of the total industrial production. It provides direct employment around 20 million people. Textile and clothing exports account for one-third of the total value of exports from the country. There are 1,227 textile mills with a spinning capacity of about 29 million spindles. While yarn is mostly produced in the mills, fabrics are produced in the power loom and handloom sectors as well. The Indian textile industry continues to be predominantly based on cotton, about 65% of raw Materials consumed being cotton. The yearly output of cotton cloth was about 12.8 billion m about 42 billion ft. The manufacture of jute products 1.1 million metric tons ranks next in importance to cotton weaving.

Working capital management deals with the problems of decision making for investment in current assets with an objective of maintaining the liquidity of funds of the firm to meet its day to day administration. Working capital management refers to all managerial decisions and actions that ordinarily influence the size and effectiveness of the working capital. It is the process of planning and controlling the level and mix of current assets of the firm as well as financing these assets. Efficient management of working capital is one of the pre-condition thus concerned with the most effective choice of working capital sources and the determination of appropriate levels of current assets and their uses.

In the present day of raising capital cost, the importance of working capital needs special emphasis and it is very much particular in textile industry. The main objective of working capital management is therefore, to maintain an optimal balance between each of the working capital components. An optimal level of working capital would be the one in which a balance is achieved between risk and efficiency. It requires continuous monitoring of working capital to maintain proper level of its various components i.e. cash, receivables, inventory and payables etc.

**Review of Literature**

**Malik Muhammad, Waseem Ullah Jan, & Kifayat Ullah (2020)** This paper survey "Working Capital Management and Profitability An Analysis of Firms of Textile Industry of

Pakistan". The purpose of this study is to understand Working capital in business is considered as life blood in human body. It is an important component of the corporate finance because it directly affects the liquidity and profitability of the firm. Working capital management is a sensitive area in the field of financial management. It involves the decision of the amount and composition of current assets and the financing of these assets.



**Van Hai Hoang and Truong Son nguyen (2019) This paper study** "**The effect of logistics service on firm financial performance in textile industry".** The purpose of this study is to understand an effect of the logistics service on firm financial performance in textile industry of Da Nang city, Viet Nam. A questionnaire was developed to survey several critical factors in the logistics services. Factor analysis method was applied to find some major configurations for each influential factor, and multi-regression method was employed to analyze the influence of critical factor on the firm financial performance. The results showed that internal logistics, inbound logistics, outbound logistics, support activities, and cost of logistics have significantly positive relationship with the firm financial performance. Interestingly, the cost of logistics becomes the main factor affecting the firm financial performance in the textile industry.

**Murale Venugopalan, Preetha Rajeevkumar and Gyanendra Singh Sisodia (2018) this paper survey "Business relational capital and firm performance: an insight from Indian textile industry"** Organisations subsist in a knowledge-based society where there exist a strong need to interact with its environment and establish relations. These relationships help firms to procure and share knowledge which is quintessential for carrying out their operations. The goal of this study ascertains the impact of relational capital management in firm's performance in the textile industry in India. The study was conducted among managers of leading textile manufacturing firms in Tiruppur area.

**Statement of the Problem**

- Working Capital is adequate?
- working capital is utilised in proper manner?

**Objectives of the Study**

The study will look into the overall aspects of working capital management of selected textile industry in India. However, the study will specifically probe into the following objectives:

- To analyze the trends and patterns of competence of working capital utilization of select textile industry in India.



## RESEARCH METHODOLOGY

### Data Collection

For this learning data have been collected for the period of ten years from Published annual reports in CMIE Prowess database and other publications such as Stock Exchange official Directory, Economics Times, Financial Express and other Periodicals Journals have also been used.

### Sample Size

There are 750 Textile companies listed at CMIE Database out of which 3 are selected on the basis of turnover Value exceeds Rs.1,500 Crore. The firms are not included as sample whole data is not available or explanations are missing for few years. The data used for the investigate consist of annual data for the period of ten years. The annual data under the study period is used as the variables in the research.

### Period of the Study

The study covers a period of ten years from 2010 - 2011 to 2019 - 20 and an Accounting period consisting of 12 months from April 1$^{st}$ to March 31$^{st}$.

### Limitations of the Study

- The study carries all the limitations inherent with the secondary data and financial information.
- The study restricted to selected companies for the period of ten years only.

### Index for Working Capital Utilisation

The competence of the firm in utilisation of working capital in invention of sales turnover is captured by constructing an overall presentation index which is the product of the sales index and the working capital index. The operational efficiency for four different components of working capital, viz., Cash and bank balance, accounts receivables, inventories and short term Investments are independently calculated and averaged by using the subsequent Model. The overall efficiency index more than 1, it indicates greater control in the use of Working Capital resources. Using this logic, the present study has calculated the Overall effectiveness indices. These indices are calculated for each Year of study.

(a) Performance Index (PI)

(b) Utilisation Index (UI)

(c) Efficiency Index (EI) as product of PI and UI



**Performance Index (PI)**

PI of WCM represents the average performance index of various Components of current assets. Numerically, if PI of a firm is more than 1, it indicates that the firm managed their working capital efficiently.

Performance Index (PI) = Sales Index x Working Capital Utilisation Index

$$PI = \left[\frac{\text{Current Year Sales}}{\text{Previous Year Sales}}\right] \times \left[\frac{\text{Previous Year Size of WC (Componenent wise)}}{\text{Current Year Size of WC (Componenent wise)}}\right]$$

**Utilisation Index (UI)**

UI indicates the ability of the firm in utilizing its Current Asset as a whole for generating sales, Change in current asset to change in sales. It show the capability of firm in utilizing current assets for idea of generating sales. It is also a measure of WCM efficiency. If the utilisation index is >1 it indicates

Efficient utilisation of WCM.

Where A = Current Assets / Sales.

Alternatively,

$$UI = \left[\frac{\text{Current Year Sales}}{\text{Previous Year Sales}}\right] \text{ X } \left[\frac{\text{Previous Year Size of WC}}{\text{Current Year Size of WC}}\right]$$

**Efficiency Index (EI)**

Efficiency index means product of performance index and utilization index and its measure the efficiency of WCM. A firm considers being efficient is managing WCM if the index value is > 1. EI is the product of PI and UI. It is computed by multiplying the overall PI with UI. Thus the formula for

Calculating the EI is as follows:

Where EIWCM = Efficiency Index of WCM

PIWCM = Performance Index of WCM

UIWCM = Utilisation Index of WCM

**TABLE 1**

**WORKING CAPITAL PERFORMANCE INDICES OF ARVIND MILLS**

| Year | Utilisation Index | Performance Index | Efficiency Index |
|---|---|---|---|
| 2019-20 | 1.21 | 1.11 | 1.67 |
| 2018-19 | 0.63 | 0.55 | 0.35 |
| 2017-18 | 1.36 | 1.67 | 2.27 |
| 2016-17 | 1.11 | 1.10 | 1.22 |
| 2015-16 | 0.92 | 1.06 | 0.98 |
| 2014-15 | 1.10 | 1.11 | 1.21 |
| 2013-14 | 1.26 | 1.76 | 2.22 |
| 2012-13 | 1.26 | 1.58 | 1.99 |
| 2011-12 | 1.09 | 1.55 | 1.68 |
| 2010-11 | 1.26 | 1.30 | 1.63 |
| **Average** | 1.12 | 1.28 | 1.52 |
| **Maximum** | 1.36 | 1.76 | 2.27 |
| **Minimum** | 0.63 | 0.55 | 0.35 |

*Source: Computed from Annual Report*

The average value of UI, PI and EI are 1.12, 1.28 and 1.52 respectively, it has been clearly showed the Index value more than one, as a whole Arvind Mills has performed moderately based upon Utilisation Index of working Capital management. The UI is maximum of 1.36 in 2017 and minimum of 0.63 in 2018.

The utilisation index is extra than one during the year apart from in 2015 and 2018 and remaining years UI is above one which indicates there is a better utilisation of current assets for the purpose of generating sales revenue. The PI value is maximum of 1.76 in 2013 and minimum of 0.55 in 2018. During the period of study the PI index value is greater than one except in 2018. The EI value is maximum of 2.27 in 2017 and minimum of 0.35 in 2018. The efficiency index is more than the unity during the study period except in 2015 and 2018. The years in which EI value is more than the unity shows that the overall efficiency of working capital performance is satisfactory.

**TABLE 2**

**WORKING CAPITAL PERFORMANCE INDICES OF WELSPUN INDIA LIMITED**

| Year | Utilisation Index | Performance Index | Efficiency Index |
|---|---|---|---|
| 2019-20 | 1.04 | 1.10 | 1.13 |
| 2018-19 | 1.03 | 1.07 | 1.11 |
| 2017-18 | 1.02 | 0.91 | 0.93 |
| 2016-17 | 1.23 | 1.45 | 1.77 |
| 2015-16 | 1.02 | 1.32 | 1.34 |
| 2014-15 | 1.18 | 1.43 | 1.69 |
| 2013-14 | 1.41 | 1.96 | 2.77 |
| 2012-13 | 1.07 | 1.17 | 1.25 |
| 2011-12 | 1.66 | 3.07 | 5.10 |
| 2010-11 | 0.95 | 0.79 | 0.75 |
| **Average** | 1.16 | 1.43 | 1.78 |
| **Maximum** | 1.66 | 3.07 | 5.1 |
| **Minimum** | 0.95 | 0.79 | 0.75 |

Source: Computed from Annual Report

The average value of UI, PI and EI are 1.16, 1.43 and 1.78 respectively, it has been clearly showed the Index value more than one, as a whole Welspun India Limited has performed moderately based upon Utilisation Index of working Capital management. The UI is maximum of 1.66 in 2011 and minimum of 0.95 in 2010. The utilisation index is more than one during the year except in 2010 and remaining years UI is above one which indicates there is a better utilisation of current assets for the purpose of generating sales revenue.

The PI value is maximum of 3.07 in 2011 and minimum of 0.79 in 2010. During the study period the PI index value is greater than one except in 2010 and 2017. The EI value is maximum of 5.10 in 2011 and minimum of 0.75 in 2010. The efficiency index is more than the unity during the study period except in 2010 and 2017. The years in which EI value is more than the unity shows that the overall efficiency of working capital performance is satisfactory.

**TABLE 3**

**WORKING CAPITAL PERFORMANCE INDICES OF TRIDENT LIMITED**

| Year | Utilisation Index | Performance Index | Efficiency Index |
|---|---|---|---|
| 2019-20 | 1.13 | 1.11 | 1.16 |
| 2018-19 | 1.11 | 1.05 | 1.17 |
| 2017-18 | 1.21 | 1.12 | 1.36 |
| 2016-17 | 0.96 | 1.30 | 1.25 |
| 2015-16 | 1.27 | 5.03 | 6.40 |
| 2014-15 | 1.13 | 1.30 | 1.46 |
| 2013-14 | 0.99 | 1.66 | 1.65 |
| 2012-13 | 1.18 | 2.24 | 2.63 |
| 2011-12 | 1.32 | 1.73 | 2.29 |
| 2010-11 | 1.52 | 1.48 | 2.24 |
| **Average** | 1.18 | 1.80 | 2.16 |
| **Maximum** | 1.52 | 5.03 | 6.4 |
| **Minimum** | 0.96 | 1.05 | 1.16 |

Source: Computed from Annual Report

The average value of UI, PI and EI are 1.18, 1.80 and 2.16 respectively, it has been clearly showed the Index value more than one, as a whole Trident Limited has performed moderately based upon Utilisation Index of working Capital management. The UI is maximum of 1.52 in 2010 and minimum of 0.96 in 2016.

The utilisation index is more than one during the year except in 2013 and 2016 and remaining years UI is above one which indicates there is a better utilisation of current assets for the purpose of generating sales revenue. The PI value is maximum of 5.03 in 2015 and minimum of 1.05 in 2018. The EI value is maximum of 6.40 in 2015 and minimum of 1.17 in 2018. The year in which EI value is more than the unity shows that the overall efficiency of working capital performance is satisfactory.

**FINDINGS**

The efficiency of working Capital utilization calculated fewer than three different indices, viz., Performance Index (PI). Utilization Index (UI) and Efficiency Index (EI) are calculated. If cost and current asset of the business have moved with the sales index to generate profits, an index can be worked out by comparing cost with sales. It is necessary to develop such indices that are expected to capture the operational efficiency of a firm.

- The Average Utilization Index of selected industries under the study is more than unity value. Among the selected industry Alok Industries Limited. has the highest value of utilization index under the study which indicates the ability of the firm in utilizing its current assets as a whole for generating sales.
- The Average Performance Index of selected industries under the study is more than unity value. Among the selected industry Raymond Limited and Alok industries Limited have the highest value of performance index under the study which indicates greater control in the use of working capital resources.

**Suggestions**

- There should be an efficient utilization of current assets by the management increase in sales should correspond to the increase in current assets. Individual attention should be paid to the management of each component of current assets for inventories, receivables, cash etc.,

**Conclusion**

In present study attempt has been made to investigate the efficiency of working capital utilization of index selected textile industries in India, during 2010 - 11 to 2019 - 20. Instead of calculating common method of analyzing different working capital management ratios three index values Performance index, Utilization index and Efficiency index have been used to measure the efficiency of working capital management. Taking average indices of three a comparison has been made with regard to the efficiency of individual textile industry during the study period. From the present study it is observed that, average performance efficiency level was satisfactory during the study period. Average performance index was more than 1 in three years during the study period of ten years. In the year 2011-12, average utilization index was more than 1 in three textile industries out of selected three textile industries. The Present study was conducted only for three textile industries for a period of ten years. There may be a huge scope for further studies taking into consideration the maximum number of textile industries so that problems of managing working capital and its solution can be identified by the management for managing working capital efficiently.

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# CUSTOMER'S PERCEPTION TOWARDS ONLINE SHOPPING WITH SPECIAL REFERENCE TO PALAKKAD DISTRICT IN KERALA

**Dr. G. PASUPATHI**
Research Supervisor & Assistant Professor, PG & Research Department of Commerce,
Jamal Mohamed College (Autonomous) (Affiliated Bharathidasan University),
Tiruchirappalli – 20 Tamilnadu, India

**PRASAD C V**
Ph.D (PT) Research Scholar, PG & Research Department of Commerce
Jamal Mohamed College (Autonomous) (Affiliated Bharathidasan University),
Tiruchirappalli – 20 Tamilnadu, India

**Abstract**

*More and more customers are using internet for purchasing goods of their choice without going to the shops. During the lock down period due to COVID crisis the number of online shopping customers have increased drastically. Now a day's almost all customers are using smartphone with internet connection, this in turn increases the online shopping also. They are purchasing different types of products through online because of its convenience and wide choice. Still they are facing lots of problems in online shopping. This study is mainly focussed to understand and analyse the customer's perception towards online shopping and what are the most dissatisfying elements of online shopping.*

**Keywords: Online shopping, E commerce, Electronic payments, cash on delivery**

**Introduction:**

Online shopping is an electronic form of commerce which allows consumers to buy goods or services directly from the sellers over the internet by using web browser or mobile application. It is a form of electronic commerce. A good online store is a website that is easy to navigate and browse for possible purchases. It has a product catalogue that customers can use to browse the search criteria (usually a type, price, material, age, etc.), and information about the products, the sellers, and the service centre. If a shopper finds a product to purchase, clicking "send" will add the item to the shopping cart. The shopping cart collects all items to be purchased. Once a shopper is satisfied with their selections, the shopper makes a binding order and payment using a credit card or other financial arrangement.

Internet is changing the way consumers shop and buys goods and services, and has rapidly evolved into a global phenomenon. Many companies have started using the Internet with the aim of cutting marketing costs, thereby reducing the price of their products and services in order to stay ahead in highly competitive markets. Companies also use the

Internet to convey, communicate and disseminate information, to sell the product, to take feedback and also to conduct satisfaction surveys with customers. Customers use the Internet not only to buy the product online, but also to compare prices, product features and after sale service facilities they will receive if they purchase the product from a particular store.



During the COVID pandemic period especially in the lock down the use of internet for online shopping has increased tremendously. Customers use the convenience of online shopping very comfortably for making their purchases without physically going to the shops. This is very help for them to purchase the goods of their choice by simply sitting in their home. But still there are lots of dissatisfying elements in the online shopping. The present study aims to analyse the customer's perception regarding online shopping in Palakkad district of Kerala.

**Statement of the Problem**

The use of internet for shopping has increased to a great extent now a days with the introduction of smart phones and other facilities. During the COVID pandemic period more and more customers have made their purchases through online. They can purchases different varieties of goods by comparing its price, quality, colour design durability etc. This has increased the scope of online shopping. Still there are lots of elements which make the consumers dissatisfied to a great extent. This study intends to analyse the customer's perception regarding online shopping.

**Significance of the study**

This study is important since there are lots of factors which have positive and negative impact on the satisfaction of customer's regarding online shopping. Online shopping has increased very much especially in the lockdown period. The study is very relevant because it can give a clear picture of the future of online markets in India and the emerging trends in this particular field.

**Objectives of the study**

1. To examine the customers perception regarding online shopping.
2. To analyse the different factors which affect the purchase decision in online shopping.
3. To analyse the most satisfying and dissatisfying elements of online shopping.

**Research Methodology:**

The study is descriptive and analytical in nature. Both primary and secondary data have been used for this study. Primary data has been collected by using a structured questionnaire in the google form. Secondary data collected from websites, journals and books. Tables,

percentage analysis, Likert scale, Mean, SD and One way ANOVA are the statistical tools used for the study. The sample size is 100 customers from Palakkad district of Kerala and simple random sampling has been used for this study.



**Limitations of the study:**

a. Accuracy of data depends upon the information provided by the customers, their prejudice and bias will affect the findings of the study.
b. Study is based on some specific factors only.
c. Only short period of time is available for study.
d. Study is only based on selected sample.

**Review of Literature**

**Taruna (2017)** A Study on Customer Perception Towards Online Shopping, IJFRT,Vol.5 and issue 11 The main objective of this research is to explore & investigate consumer perception towards online shopping. The researcher has used Quantitative method to study the consumer preferences towards online shopping. The data was collected through Questionnaires. This research aims to find out the key factors like age, gender, and various payment method that affects the consumer behaviour towards online shopping.

**Dr.R.Shanthi1and Dr. Desti Kannaiah(2015)** Consumers' Perception on Online Shopping IISTE vol. 13. This study highlights student's attitude towards online shopping and their product preference on online shopping. It also analyses the different factors affecting the online purchase decisions.

***Dr. A. T. Jaganathan, Mr. J. Suresh kumar, Mr. M. Sakthivel, Mr. M. Mohanraj (2016)*** A study on customer perception towards online shopping, Namakkal, International Education and Research Journal Vol 2 No 7. The study analyses the customer's perception towards online shopping at Namakkal district.

**Dr. Parveen Maan(2018)** Elk Asia Pacific Journal of Marketing and Retail Management, volume 9 issue 1 Customer perception towards E–shopping, a study with special reference to Rohtak district, Haryana. This paper is an attempt to analyze student's perception towards E-shopping.

**Data Analysis and interpretations:**

**Demographic Features of the respondents.**

| Category | Group | Number | Percentage |
|---|---|---|---|
| **Sex** | Male<br>Male | 47<br>47 | 47<br>47 |
| | Female | 53 | 53 |
| **Age** | Below 20 | 7 | 7 |
| | 21-30 | 34 | 34 |
| | 31-40 | 27 | 27 |
| | 41-50 | 32 | 32 |
| | Above 50 | 0 | 0 |
| **Educational Qualifications** | School Level | 9 | 9 |
| | Under Graduate | 18 | 18 |
| | Post Graduate | 61 | 61 |
| | Professional Degree | 12 | 12 |
| **Occupation** | Students | 21 | 21 |
| | Teachers and Professors | 39 | 29 |
| | Other Govt.jobs | 8 | 8 |
| | Private Jobs | 24 | 24 |
| | Professionals | 4 | 4 |
| | Business | 1 | 1 |
| | Home Maker | 3 | 3 |
| **Monthly Income** | Less Than 25000 | 23 | 23 |
| | 25001-50000 | 9 | 9 |
| | 50001-75000 | 59 | 59 |
| | 75001-100000 | 6 | 6 |
| | Above 100000 | 3 | 3 |
| **Marital Status** | Married | 60 | 60 |
| | Un Married | 38 | 38 |
| | Separated | 2 | 2 |

Out of the total respondent 53% are males and 47 % are females. Majority belongs to the age group 21-30, Majority have post graduate degree. 39% of the respondent are teachers and

professors, 24 % have private jobs. 21 % are students Majority have income below 25000 Sixty percentage of the respondents are married and 38 % are unmarried.

**Purchase Goods from Online**



| Purchase good from online | Yes | No |
|---|---|---|
| No. of Respondents | 99 | 1 |

Out of the total respondents of 100, 99% purchases goods from online, only 1% of the customers do not purchase from online.

**Factors affecting online purchasing. (LS value-Likert scale value)**

| **Factors** | **Strongly Agree 5** | **LS value** | **Agree 4** | **LS value** | **Neutral 3** | **LS value** | **Disagree 2** | **LS value** | **Strongly Disagree 1** | **LS value** |
|---|---|---|---|---|---|---|---|---|---|---|
| Time and energy savings | 46 | 2.3 | 44 | 1.76 | 10 | 0.3 | 0 | 0 | 0 | 0 |
| Less Price | 18 | 0.9 | 51 | 2.04 | 27 | 0.81 | 4 | 0.08 | 0 | 0 |
| Wide Choice | 48 | 2.4 | 35 | 1.4 | 16 | 0.48 | 1 | 0.02 | 0 | 0 |
| Home Delivery | 45 | 2.25 | 41 | 1.64 | 13 | 0.39 | 1 | 0.02 | 0 | 0 |
| Comparison of Price and quality | 28 | 1.4 | 42 | 1.68 | 25 | 0.75 | 4 | 0.08 | 1 | 0.01 |
| Very easy and more efficient | 21 | 1.05 | 56 | 2.24 | 22 | 0.66 | 1 | 0.02 | 0 | 0 |
| More offers and discounts | 27 | 1.35 | 45 | 1.8 | 23 | 0.69 | 5 | 0.1 | 0 | 0 |
| Deal of the day | 18 | 0.9 | 46 | 1.84 | 31 | 0.93 | 3 | 0.06 | 2 | 0.02 |
| Festive Offers | 38 | 1.9 | 40 | 1.60 | 20 | 0.6 | 1 | 0.02 | 1 | 0.02 |
| Quality Refurbished products at less price | 8 | 0.4 | 39 | 1.56 | 44 | 1.32 | 9 | 0.18 | 0 | 0 |

Majority of the customers strongly agree that online shopping reduces time and save energy of shopping with Likert scale value 2.3, Less price is also a significant factor of online shopping with Likert scale value of 2.04. Other significant factors that affect online shopping

are wide choice, home delivery, comparison of price and quality, very easy and more efficient with high Likert scale values.



**Type of goods frequently purchased from online**

| Types | Percentage of customers |
|---|---|
| Electronic goods | 59% |
| Dress items | 69% |
| Mobile Phones | 47% |
| Food items | 11 % |
| Home appliances | 30% |
| Books | 34% |
| Tickets | 33% |
| Cosmetics | 30% |
| Medicines | 7% |

Majority of the customers purchase Dress items from online followed by electronic goods, 47% of the customers purchases mobile phones through online shopping. Least of the customers purchases medicine from the online.

**Online site used for shopping**

| Online site | No of customers | Percentage |
|---|---|---|
| Amazon | 56 | 56 |
| Flipkart | 34 | 34 |
| Myntra | 7 | 7 |
| Big Basket | 1 | 1 |
| Ajio | 1 | 1 |
| Meesho | 1 | 1 |

Majority of the customers (56%) use Amazone for their online shopping followed by Flipcart.

**Preferences of customers while purchasing goods from online (Ranks)**

| Factors | R1 | R2 | R3 | R4 | R5 | R6 |
|---|---|---|---|---|---|---|
| Price | 35 | 35 | 14 | 7 | 4 | 5 |
| Quality | 18 | 38 | 26 | 7 | 6 | 6 |
| Wide Choices and verities | 20 | 12 | 35 | 21 | 7 | 5 |
| Security | 6 | 4 | 13 | 45 | 20 | 12 |
| Delivery Time and charges | 6 | 7 | 7 | 9 | 53 | 18 |
| Cash on delivery option | 54 | 15 | 5 | 11 | 10 | 5 |

Majority of the customers give first and second and third ranks to Price, quality, wide choices and cash on delivery option. For security and Delivery time they give less preferences.



**Level of Satisfaction of different Factors**

| | N | Mean | Std. Deviation |
|---|---|---|---|
| Price of the products | 100 | 4.08 | .545 |
| Timely Delivery | 100 | 3.85 | .821 |
| Quality of the products | 100 | 3.66 | .699 |
| Payment Security | 100 | 3.92 | .734 |
| Return and refunds | 100 | 3.47 | 1.020 |
| After sale service | 100 | 3.06 | .941 |
| Choice of the products | 100 | 4.08 | .734 |
| Delivery charges | 100 | 3.27 | .930 |
| Packing of the goods | 100 | 4.05 | .821 |
| Offers and discounts | 100 | 3.88 | .913 |
| **Overall Customer Satisfaction** | **100** | **3.7320** | **.43875** |

Customers are highly satisfied with the price of the products with Mean 4.08, Choice of the products with mean 4.08 and packing of the goods with 4.05. The least satisfaction is for after sale service with mean score of 3.06. But the overall satisfaction is comparatively less with mean score of 3.7320, it is due to the influence of other factors

**Opinion Regarding Cheating from Online Shopping**

| Whether cheated | yes | No |
|---|---|---|
| No of respondents | 79 | 21 |

Majority, 79 % of the customers opined that they were cheated by the online shoppers.

**Most Dissatisfying Elements of online shopping**

| Factors | No of respondents | Percentage |
|---|---|---|
| Inferior Quality | 31 | 31% |
| Lack of Reliability | 20 | 20% |
| Variation in design and colour | 62 | 62% |
| No cash on delivery option | 22 | 22% |
| Delay in Delivery | 25 | 25% |

| | | |
|---|---|---|
| Less quantity than ordered | 12 | 12% |
| Return and refund policies are not perfect | 34 | 34% |
| Non deliver in your area | 35 | 35% |
| Post purchase services is not good | 52 | 52% |



As per the opinion of the respondents the most dissatisfying element is variation or change in design and colour. After that 52% of the customers opined that post purchase service is not good, 35% of the customers opined that non delivery in their area is the dissatisfying element. The least dissatisfying element is less quantity than ordered.

**Testing of Hypothesis**

Ho: There is no significance difference in the overall customer satisfaction among different educational qualifications.

$H_1$: There is significance difference in overall customer satisfaction among different educational qualifications.

**Result of One-way ANOVA**

| Qualifications | N | Mean | Std. Deviation | F value | P value |
|---|---|---|---|---|---|
| Post Graduation | 61 | 3.6623 | .45467 | 2.472 | 0.066 |
| Under Graduation | 18 | 3.7889 | .44969 | | |
| Professional | 12 | 3.7500 | .26112 | | |
| School Level | 9 | 4.0667 | .37081 | | |

Since the p value is greater than 0.05 the null hypothesis is accepted, that is there is no significance difference in the overall customer satisfaction among different educational qualifications.

**Findings of the study**

1. Majority 53% of the respondents are female. It shows that there is no gender wise disparity in online shopping.
2. Majority of the customers belong to the age group 21-30
3. Majority are post graduates.
4. Majority of the respondents are teachers and professors, followed by private jobs
5. Majority have income between 50001-75000
6. Majority are married 60%
7. 99% of the customers have done online shopping

8. Most of the respondents strongly agree that online shopping provides wide choices and verities of goods, it saves Time and energy, it provides home delivery, it provides festive offers and makes it possible compare the price and quality.
9. Most of the respondent agree that online shopping is more easy and efficient, saves time and energy and provides more offers and discounts and deals of the day.
10. 56% of the customers are using Amazon for their purchases followed by Flip cart
11. Majority of the customers give first rank to cash on delivery option followed by Price and quality. They are not bothered about delivery charges and time and also on security.
12. Customers are highly satisfied with the price of the products with Mean 4.08, Choice of the products with mean 4.08 and packing of the goods with 4.05. But the overall satisfaction is comparatively less with mean score of 3.7320, it is due to the influence of other factors.
13. Majority are not so satisfied with after sale service with mean score of 3.06
14. There is no significance difference in the overall customer satisfaction among different educational qualifications.
15. 79 % of the customers experienced cheating by the online shoppers.
16. The most dissatisfying elements of online shopping is variation in colour and design of the goods ordered, Followed by post purchase service. A major number of customers are also dissatisfied regarding return and refund policies and lack of delivery in their area.

**Suggestions**

1. All online shoppers should try to improve their after sales service then only they can able to retain the customers.
2. All online shoppers should try to provide the same quality, colour and design goods displayed in their site to the customers. Variation in quality , colour and design in the goods purchased from online shoppers will create cognitive dissonance to the customers.
3. All online shoppers should provide the cash on delivery payment option thereby they can attract more customers.
4. It is better to the customers to purchase goods from established and reliable online shoppers for avoiding the cheating by unauthorised online shoppers.

**Conclusion**

The perception of the customer's towards online shopping varies from individual to individual. The study reveals that all most all the people are now using online shopping facilities. The buying behaviour of the customers from online depends on a variety of factors and have some similarities and differences according to the nature and characteristics of the consumers. The study reveals that majority of the people uses Amazon for their online shopping. It also highlights that most people purchases dress items from online. Most of the respondents also revealed that they have experienced some cheating by online shoppers. Variation in the colour and design and the poor post purchase services are the most dissatisfying elements of online shopping as per the opinion of the respondents.

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# IMPACT OF SOCIAL MEDIA ADVERTISING ON CONSUMER BUYING BEHAVIOUR IN TIRUCHIRAPPALLI

**Dr. L. ASID AHAMED**
Assistant Professor of Commerce, Jamal Mohamed College, (Autonomous),
(Affiliated to Bharathidasan University), Tiruchirappalli – 20.



**Abstract**

*India is on the verge of a new millennium era. India is one of the best market place for global economy, which has expanded vastly and main key to success of every business enterprises. So every organization has to use modern marketing techniques like social media to promote their products and services. Trying to convince a market segment to buy something they want or don't. Marketers determine what consumers want and what they are willing to pay for. Social media influence the consumer on their buying behaviour. The past record of social media shows that, it contributes significantly in changing the thinking habit of customers in buying process. It focuses and made social media as a important modern tools of personalizing goods which increases awareness about the goods. There is huge effect of social media on consumer buying behaviour which changes the life style and purchasing habit due to abundant of service like easy payment options, reduced hardware price, cost effective internet communication and technology. So consumer shows interest to purchase any product through online mode.*

**Keywords: Marketing, Social Media, Consumer Buying Behaviour**

## Introduction

People were communicating each other with a language in olden days. There is a massive change in the method of communication in modern days. Nowadays, social media plays a vital role in communicate anything among all age groups. So shoppers and marketers use this communicating medium for the increase in effective sales. With the help of internet and the presence of various social media websites made it possible and easy for the businessmen to meet worldwide customers at single step. The search engine helps the customer to search the product, know about the feature, price, quality, size, colour and others before the purchase is made. Consumer purchase decision is influenced by social media through group communication. It is the new method of web platform to reach the customer and influence them through social media. It only connects both the buyers and sellers with relevant information about the products and services. Since most of the customers are using

internet and various online tools. Social media become more essential to introduce and launch new products and service into the market with effective promotional activities. Hence it becomes essential to perceive how social media is affecting consumer buying behaviour.



**Online shopping and its relevant networking sites**

The foremost purpose of social media is to communicate; people were interacting even before communication tools were unreal or in dream. The necessities of communication between people speedup the way to connect each other paved the way for rise of social media. Social media is used for searching, financial solutions, movie reviews, book reviews, sharing and shaping of personal goals and sharing new innovative business ideas.

Social Media is termed as the collection of online communication of various inputs which may be community based, individual, interactions, intercommunications, contents sharing, websites and many more among different users. Social media is an online powered two-way communication medium; it permits in exchange of information and supported by web technology services which create interest among users. It creates platforms by following social media such as Twitter, Facebook, Social Gaming, various business Blogs and Social Bookmarking, etc.

Social networking began with the on-line communities like Theglobe.com and Tripod.com. These communities help social media users to share personal data and concepts via websites by providing free web space for websites. It permits social media users to have lists of friends contact and search for different users with similar nature of interest.

Many new social networking websites came into existence with many advances options for the users to maintain friend contacts and to communicate with friends. As friends started to use, it influence their friends too to follow. Twitter and Facebook are the largest & most influenced social networking websites was launched. Linkedln concentrated on establishing employment and business network groups. Flickr is used for sharing photos. Myspace gives tough to their competitors like friendstr. Likewise YouTube, Zoomr and BlogSpot are emerged during this period too. In this way, it increases passion and fashion for social networking sites.

**Functions of social networking sites and their users**

There are various types of social networks which help people to maintain their existing relationships with friends and family and interact with them ease and rapidly. They are as follows: Categorizing social networks, profile-based social networks, content based social networks, white-label social networks and social search. To be a part of social media, the users have to register their personal information in the social network.

The social networking users are friends, Friendster's, fakesters and fraudsters, social media plays an important role in connect and influence the psychological features of customers. It provides and proper environment that enables the consumers to communicate through websites. It increases the exposure to consumers and marketers. Too much of loading in websites creates traffic. Brand loyalty is one of the benefits of social network. It provides limelight to the marketplace. Social network generate leads for products and services. With the feedback of the customer, search engine can be ranked according the frequent of access. Nowadays trading nature of selling and buying is replaced with social media. It helps to reduce marketing expenditure and improve sales volume. An effect of social media marketing on consumer behaviour is possible.

**Factors that affect consumer buying behaviour**

***Marketing Factors:*** There are various marketing factors which affecting consumer behaviour that is product, price, promotion and place of physical distribution.

***Personal Factors*:** There are various personal factors which affect consumer behaviour are age, gender, education and income level.

**Psychological *Factors*:** There are various psychological factors which also affects consumer. They are learning, attitude and beliefs.

***Social Factors*:** Social factors are also affecting consumer behaviour like family, reference groups and friends.

***Cultural* I:** Cultural factors are also affecting consumer behaviour like culture and its sub culture.

**Statement of the Problem**

Customers are not attracted from the out of tradition marketing approach, they prefer modern marketing approach. The way of many customers think about the low cost by comparing with other means which relatively cheaper than older. So several social media and network sites are developing day by day and consumers are attracting towards them. Social networking helps in marketing which change the mind and thinking of the customers. So researcher trying to find that how social media has changing the thinking of many customers who are living in Tiruchirappalli. The researcher collects much information about social networking sites which influence the consumer buying behaviour.

**Objectives of the Study**

The primary objectives of the present study are as follows:

- To know the social media concept
- To evaluate the impact of social networking on consumer buying decision making.
- To find out which is the best social media preferred by customers

**Scope of the Study**

The scope of the study is to understand the features of social media.

- Understood the factors that affect the consumer behaviour.
- Traditional methods of marketing are Radio and Television is considered.
- Bloggs, Twitter, FaceBook, Skype are modern various tools used by consumers and adopted by marketers too.
- The researcher has concerned only Tiruchirappalli city.

**Hypothesis of the Study**

The following are hypothesis of the study.

- There is no positive impact of social media on consumer buying behaviour
- Social media are not preferred by consumers for buying decisions.
- Region of the respondents have impact on each other.

**Review of Literaature**

**Muhammad Shafiqgul et al., (2004).** The researcher in his study concentrated on finding the relationship of social media and consumer buying behaviour. The study involved the students communities of academic institutes of Karachi city. Around two hundred and sixty questionnaire were answered by the students. The study finds that there is no strong relationship between customer buying behaviour and social media.

**Mir et. al., (2012).** Thousands of web new groups and chat rooms influence the purchase decision of shoppers. The image of the brand increases when many users provide positive opinion about the brand.

**TeenBagga et. al. (2013).** The study analysis the factors of consumers online buying behaviour. A structured questionnaire was used for survey 200 respondents as samples. Questionnaire were sent thorough the mail and also posted through online web pages and were answered by the respondents themselves. The researcher found seven major factors that govern the consumers buying behaviour. These factors were would like for social communication, website attributes, on-line advertsing, recreation, convenience, privacy issues and data search.

**Prof. Assoc. Dr. ElenicaPjero et. el., (2015).** The researcher conducted the study in Albania reality sector. Their research article targeted on social media and its capacity to effect buying behaviour of customer. The study discussed the growth and adoptability of social media networks by numerous users in the world. the researcher made a multifaceted analysis on the impact of social media on consumers and buying intentions. The samples are selected from users of social media in all dimensions and the results depict the significant behaviour of consumers.

**NugzarTodua et. al., (2015).** This study highlights on the attitude toward social media marketing in Georgia. The article aims to investigate the usage of social media for small business in Georgia. The influence of the research have unconcealed that social media are largely used by customers, however, there is an only little impact on the customer buying decisions. The conclusion of the study provide more insight for higher understandings of demand of customers in Georgia and also provides the information for implementation of the various strategy for marketing the products the products through social media.

**Research Methodology**

Social websites which are doing marketing created new avenue for most marketers and consumers who can communicate, exchange ideas, sell and purchase of variety of goods and also services through use of social websites which are doing marketing.

Researcher collected data from male and female of select area of Tiruchirappalli whose age range is between 18 years to 55 years. the respondents occupation are students, professionals, service employee, housewives and businessmen. Collection of data refers to tools of selecting the units for data. There are two techniques in selecting the units for the study. They are census and sample technique. Data were collected from both primary and secondary data. Primary data is generated from primary sources. Secondary data have been collected from agencies, government department and research articles, books, publications and journals. Sampling method is used to collect the data from 220 users who use the social media.

To test the hypothesis, the researcher uses several statistical techniques. Hypothesis framing is based on amount of information collected by the researcher.

**Results and Inferences**

The usage of social networking is compared with some of the demographic variables like age, gender, education and income holders who make decision making.

**Table No. 1 : Age and Social Net working sites**

| Category (Age) | Very Rare | | Rare | | Avg. Use | | Freq. | | Very Freq. | | Total |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Count | % | Count | % | Count | % | Count | % | Count | % | |
| Below 25 years | 6 | 26.08 | 9 | 24.32 | 18 | 37.5 | 16 | 31.37 | 27 | 44.26 | 76 |
| 25 years – 35 years | 7 | 30.43 | 12 | 32.43 | 16 | 33.33 | 19 | 37.25 | 22 | 36.06 | 76 |
| More than 35 years | 10 | 43.47 | 16 | 43.24 | 14 | 29.16 | 16 | 31.37 | 12 | 19.67 | 68 |
| Total | 23 | | 37 | | 48 | | 51 | | 61 | | 220 |

***Chi-square = 73.847*** ***df = 8*** ***p-value= 0.000****

This table implies that evaluation of social net working depends on age based on percentage. Respondents below 25 years of age is 6 is very rarely and 27 is very frequent.

Persons between 25 – 35 years of age is 7 is very rarely and 22 is very frequent. More than 35 years of age is 10 is very rarely and 16 is rarely.



Usage of social network in accordance with age depending on chi-square test. The value of chi-square is 73.847, their value of df is 8 and the value is 0.000. As p-value is less than that of 0.05 which indicates that there is a significant association between the age and usage of social net working. Respondents belonging to below 25 years of age are very frequent user of social net working.

| | **Table No. 2 : Gender and Social Net working sites** | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Category (Gender) | Very Rare | | Rare | | Avg. Use | | Freq. | | Very Freq. | | Total |
| | Count | % | Count | % | Count | % | Count | % | Count | % | 126 |
| Male | 13 | 56.521 | 17 | 53.125 | 29 | 55.769 | 32 | 59.259 | 35 | 59.322 | 94 |
| Female | 10 | 43.478 | 15 | 46.875 | 23 | 44.230 | 22 | 40.740 | 24 | 40.677 | |
| Total | 23 | | 32 | | 52 | | 54 | | 59 | | 220 |

***Chi-square = 6.149*** ***df = 4*** ***p-value= 0.267***

This table implies that social net working depends on Gender based on percentage. Respondents belong to male is 13 is very rarely and 35 is very frequent. Female respondents is 10 is very rarely and 24 is very frequent.

Usage of social network in accordance with gender depending on chi-square test. The value of chi-square is 6.247, their value of df is 4 and the value is 0.267. As p-value is higher than that of 0.05 which indicates that there is no significant association between the gender and usage of social net working. It means that the users do not vary on using the social net working.

| | **Table No. 3 : Education and Social Net working sites** | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Category (Gender) | Very Rare | | Rare | | Avg. Use | | Freq. | | Very Freq. | | Total |
| | Count | % | Count | % | Count | % | Count | % | Count | % | |
| SSLC | 7 | 43.75 | 2 | 6.06 | 4 | 7.14 | 7 | 9.72 | 17 | 39.53 | 37 |
| HSC | 1 | 6.25 | 4 | 12.1 | 12 | 21.4 | 15 | 20.8 | 16 | 37.2 | 48 |

| | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | 2 | | | | 3 | | 0 | |
| Graduate | 1 | 6.25 | 14 | 42.42 | 21 | 37.5 | 22 | 30.55 | 5 | 11.62 | 63 |
| PG | 3 | 18.75 | 9 | 27.27 | 12 | 21.42 | 16 | 22.22 | 3 | 6.97 | 43 |
| Profession | 4 | 25 | 4 | 12.12 | 7 | 12.5 | 12 | 16.66 | 2 | 4.65 | 29 |
| Total | 16 | | 33 | | 56 | | 72 | | 43 | | 220 |

***Chi-square = 127.149*** ***df = 20*** ***p-value= 0.000***

This table shows that usage of social net working depends upon education. Respondents who completed SSLC uses7 very rarely, 17 users fall on very frequent. 1 respondent uses net work very rarely and 16 respondent's uses very frequently. Only one graduate confirms with very rarely and 22 respondents uses frequently. 6 pg graduates uses very rarely (3) and very frequently (3). 16 and 2 respondents uses frequently and very frequently who is professionalism and 12 users handle frequently the social networking.

It is based on the users of social networking on the basis of education, who is using maximum times of social network is based on education. Chi-square value is 127.149, the df is 20 and p-value is 0.000. There is a significant association between education and use of social networking. Respondents belonging to the graduates seem to be frequent and average users.

| **Table No. 4 : Income and Social Net working sites** | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Category (Gender) | Very Rare | | Rare | | Avg. Use | | Freq. | | Very Freq. | | Total |
| | Count | % | Count | % | Count | % | Count | % | Count | % | |
| Below 3 lacks | 8 | 40 | 16 | 51.61 | 17 | 29.31 | 27 | 38.57 | 15 | 36.58 | 83 |
| 3 lacks – 6 lacks | 6 | 30 | 10 | 32.25 | 18 | 31.03 | 23 | 32.85 | 18 | 43.90 | 75 |
| 6 lacks – 10 lacks | 3 | 15 | 3 | 9.67 | 21 | 36.20 | 14 | 20 | 6 | 14.63 | 47 |
| More than 10 lacks | 3 | 15 | 2 | 6.45 | 2 | 3.44 | 6 | 8.57 | 2 | 4.87 | 15 |
| Total | 20 | | 31 | | 58 | | 70 | | 41 | | 220 |

***Chi-square = 25. 492*** ***df = 12*** ***p-value= 0.015****

This table shows that usage of social net working depends upon income. Respondents who draw below 3 lacks is 8 very rarely and 27 users fall on frequent. 6 respondent are very rarely uses net work who are belong to 3 lacks – 6 lacks. 18 respondent's shares both average frequent and very frequently. Only 3 respondents confirms with very rarely and 21 respondents uses average users are belong to 6 lacks – 10 lacks category. 4 respondents are belong to more than 10 lacks drawer who won rarely (2) and very frequently (2) use the social networking.

It depends on the users of social networking on the basis of income, who is using maximum times of network is divided on the basis of their drawing pattern category. Chi-square value is 25.492, df is 12 and p-value is 0.015. there is a significant association between income and use of social networking. Respondents belonging to the below 3 lacks income holder seem to be frequently uses the social networking.

**Findings**

1. Respondents whose age is below 25 years (44.26%) are very frequent.
2. Respondents who belong to male (59.32%) are very frequent.
3. 22 graduates confirms with frequent users of social networking.
4. Respondents who draw below 3 lacks are 38.57% who uses frequently of social networking.
5. Chi-square value is 73.847. As p-value is less than that of 0.05 which indicates that there is a significant association between the age (35 years) and usage of social net working.
6. The value of chi-square is 6.247 and the p-value is higher than that of 0.05 which indicates that there is no significant association between both the gender and usage of social net working.
7. The value of Chi-square is 127.149. It indicates that there is a significant association between all categories of education category and uses of social networking.
8. The Chi-square value is 25.492. There is a significant association between income (less Rs 3 lacks and more than 10 lacks) and use of social networking.

## Conclusion

There are various personal factors like age, gender, education and income of the respondents plays a vital role and the buying behaviour of the respondents are influenced by social networking like face book, twitter, LinkedIn, YouTube and etc there are many uses of social media networking like messages, downloading, uploading, important message transmission and many more. It can be recommended that social media is more affecting behaviour of consumers as comparison between the personal factors of respondents.

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# IMPACT OF E- LEARNING AMONG THE COLLEGE STUDENTS

**Dr. S. GOPI**
Assistant Professor of Commerce, Jamal Mohamed College (Autonomous),
Affiliated to Bharathidasan University, Tiruchirappalli- 20



**Abstract**

*This study enlightens how the online learning brings out impact for students achievement, 60 students in Tiruchirappalli as participant in this study. The descriptive qualitative was used as method of the study. Based on the result of questionnaire, 80% of online learning is interesting for students. 65% of students answer that online learning class are easier that regular class and 5% answer not. 85% of students always prepare their learning with taking notes or record it. 90% of students answer online learning practical for them. When talking about the time of online learning 7% of students feel disturb and hurry but 70% are not. 75% of students ask that online learning is cheaper than they should go to class, because they need to pay for bus fare, lunch, clothes etc. 68% of students always join discussion along the online learning. 75% of students feel more confidence joining online learning that face to face in class. That's why 60% of students think online learning can improve high quality of learning. And 70% of the teacher always accommodate their students in learning. They teacher also give them feedback after they send their assignment and more of the students feel more confidence with online learning. In summary, online learning provide students practical and flexible way in learning, it also make them more creative and active. Online learning give them some benefit in learning.*

***Keywords: Online Learning, Benefit of Online Learning, Information and Technology***

## Introduction

The rapid growth of information technology support online learning possible. Teacher and researcher were very interested with online learning in improving students' achievement.

Lynch (1999) said that online learning contents educational experience materials and it brings out effect for new age learners life, the life of their teachers, their families, the community and the institution.

Online learning is a form of distance learning or distance education, which has long been a part of the American education system, and it has become the largest sector of distance learning in recent years (Bartley & Golek, 2004; Evans & Haase, 2001).



Online learning becomes most popular form of distance education today. In this study explore about students' experience of online learning and how it bring advantages or disadvantages for them. As in Steam article explain that online learning which often referred as e-learning is one of the type of distance learning where the teacher and learner can place anywhere. There are several types of Distance learning todays: correspondence courses (conducted through regular mail with little interaction), telecourses (where content is delivered via radio or television broadcast), CD-ROM courses (where the students with static computer content), Online Learning (internet based courses offered synchronously and/or asynchronously), and Mobile Learning (by means of devices such as cellular phones, PDAs and digital audio player like iPods or MP3 players).

Online learning provided an excellent method of material delivery unbound by time or location allowing for accessibility the instruction at anytime from anywhere. Learners find the online environment a convenient way to fit education into their busy lives. There some benefits of using online learning from some researchers. Some of the main advantages of online learning includes (Stem): convenience, enhance learning (it increased understanding of course content, more meaningful discussions, emphasis on writing skills, technology skills, and life skills like time management, independence and self-discipline), leveling of the playing field, Interaction (it will increased student to teacher and students to students interaction and discussion, the students more active tha passive), Innovative Teaching (OL focused on student centered where it increased variety and creativity of learning activities), Improved Administration (Time to examine student work more thoroughly; ability to document and record online interactions; ability to manage grading online), Savings (Accommodate more students; increased student satisfaction), Maximize Physical Resources (Lessen demand on limited campus infrastructure; decrease congestion on campus and parking lots), and Outreach (Give students options; reach new student markets; appeal to current students thus increasing enrollments).

One benefit of online learning concerned with its effectiveness in educating students, its use as professional development, its cost-effectiveness to combat the rising cost of postsecondary education, credit equivalency at the postsecondary level, and the possibility of providing a

world class education to anyone with a broadband connection (Bartley & Golek, 2004; De la Varre, Keane, & Irvin, 2011; Gratton-Lavoie & Stanley, 2009; Koller & Ng, 2014; Lorenzetti, 2013). Meanwhile, Agarwal and Pandey (2013) explain that e-learning become the method of training teacher in educational field, here are some benefits of e-learning when it compared with traditional methods: e-learning is cheaper that traditional methods of teaching because it doesn't need paper or pencil and it can be do in any place and any time; e-learning is more flexible environment for students; and personalization means that in e-learning the training material is not chosen by teacher or some organization and can help students to obtain their own requirement of knowledge.

**Literature of Review**

A study conducted in Tehran Alzahra University by R. Safiyeh tried to investigate the relation between the e-learning and motivation for the students. The study uses questionnaire based survey and the university students as respondents, quantitative methods like person correlation was used to understand the survey findings and form a relationship between the dependent and independent variables for the research. The findings suggest that motivation of the students is affected by e-learning significantly. But the study has many limitations as it is based on a single university and uses no interviews; hence, the findings are not supported by corroborative evidence of face to face interviews or a global audience (Safiyeh R. Harandi, 2015).

English as an international language is used officially for international trade, businesses, learning and higher education. It is impending on students from non-English speaking countries to be conversant with English in order to smoothly learn and do business with their counter parts in other countries. A study based in Kingdom of Saudi Arabia by Intakhab A. Khan addresses the usefulness of e-learning in English education for Saudi students. It says that the involvement of the learners is an important aspect and e-learning through its innovative methods helps students relate to the techniques with ease. Resource generation, usefulness and effectiveness for students were some of the factors that were highlighted by the study as a mark of success of e-learning in English language for students in Saudi Arabia. The study has limitations of using only a specific country for the research base (Intakhab A. Khan, 2016).

**Research Methodology**

In this study descriptive qualitative design where 60 students as participants from

Tiruchirappalli City were given a questionnaire as an instrument to dig up, how their teachers deliver their material in online learning, the process of online learning , and the effect of online learning to the students achievement. The questionnaire contains 13 items. It divided into open ended and closed ended questions for teacher. Likert formatted test was used in this study. This study used a Likert scale of 1-5, with the value of 1-strongly disagree, 2-disagree, 3-neutral, 4- agree, and 5-strongly disagree. And open ended questionnaire explained.

**Limitations of the Study**

1. The study is confined to Tiruchirappalli City
2. The study is done on the basis of the data provided by the respondents.

**Analysis and Discussion**

**Table No.1**

**The Result of Students Questionnaire**

| **The questionnaire items** | **Student Result** | | | | |
|---|---|---|---|---|---|
| | **1** | **2** | **3** | **4** | **5** |
| Online learning is interesting for you | - | 3% | 5% | 80% | 2% |
| Taking class online easier than a regular class | - | 5% | 30% | 65% | 10% |
| I always prepare myself before learning with making notes or record along online learning process | - | - | 11% | 85% | 4% |
| Online learning practical for me | - | - | 10% | 90% | - |
| The time of online learning for you, Its disturbing you, make you in hurry or. etc. | - | 23% | 70% | 7% | - |
| The cost that I should pay in online learning cheaper that you should go to campus | - | 10% | 15% | 75% | - |
| I always join discussion about the topic of course | - | 2% | 20% | 68% | 10% |
| I felt active and confidence with online learning | - | - | 2% | 78% | 20% |
| I think high-quality learning can take place without interacting with teacher and students face-to-face | - | 15% | 25% | 60% | - |
| Teacher accommodate in online learning | - | - | 30% | 70% | - |

**Findings**

Based on the result of questionnaire

- 80% of online learning is interesting for students, only 3% they are disagree.
- 65% of students answer that online learning class are easier that regular class and 5% answer not.
- 85% of students always prepare their learning with taking notes or record it.
- 90% of students answer online learning practical for them.
- When talking about the time of online learning 7% of students feel disturb and hurry but 70% are not.
- 75% of students ask that online learning is cheaper than they should go to class, because they need to pay for bus fare, lunch, clothes etc.
- 68% of students always join discussion along the online learning.
- 75% of students feel more confidence joining online learning that face to face in class. That's why 60% of students think online learning can improve high quality of learning and 70% of the teacher always accommodate their students in learning.
- The students answer about "the problems that they face during and after online learning"
- 80 % of them said that it correlated with the signal of internet, because most of them are stay in the village.
- In questionnaire about "teacher deliver the lesson very short and few, how do you solve it" 70% of students answer they need to explore by themselves to find the solution about the material given by the teacher.
- And for last questionnaire "did your teacher always give feedback after you send video or assignment", 65% of their teachers give them feedback about their assignments.

**Suggestions**

The researchers believed these findings suggested that

- More mature students with better independent learning skills were better candidates for online learning.
- Online learning will create confidence among the students if they were independent.
- High-quality learning can take place without interacting with teacher and students face-to-face if it was done as per the provisions.

## Conclusion

We could not deny that method of teaching will be change faster. Though that we felt that traditional teaching and learning are better, but technology change it. Teacher should always prepare themselves for the changing ways of teaching. They need to be creative and find the effective method in teaching their students. Online learning brought out effect for students achievement. It has various benefits over the traditional techniques of learning. A lot of the students are attracted because of it flexible, although they need pay for the cost to use the internet.

## Scope for Further Research

For future research a comparative study may be done regarding online education and offline education and impact of online education system.

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# 5 PAISA AND ZERODHA STOCK TRADING APPS IN INDIA – A COMPARATIVE ANALYSIS

**Dr. K. HALIMUNNISA**
Associate Professor, PG Department of Commerce,
Jamal Mohamed College (Autonomous), (Affiliated Bharathidasan University),
Tiruchirappalli – 20, Tamilnadu.



**Abstract**

*Online trading involves trading of stocks through internet-based proprietary trading platforms with the introduction of affordable high-speed computers and internet connections. Stocks, bonds, mutual funds, ETFs, options, futures, and currencies are all traded online. The available choices of online stock brokers and robo-advisors make it tough for the investors to choose one that is best suited for them. The investors today want all their works to be done through smart phones or tablets and so the brokers have made apps that are advanced and mo bile compatible. The best online investing apps offer a wide variety between desktop and mobile platforms, including sharing watch lists and alerts as well as tools such as stock screeners and depositing cheques into account. The best robo-advisor apps keep investor in touch with his progress, investing goals and make all money manageable. In this article, the researcher analyses the two popular best stock trading apps in India namely 5 Paisa app and Zerodha app. Both these apps are best for young beginners as well as for experts.*

***Key words***: **Stock trading app, 5 paisa, Zerodha, NSE, BSE, Demat account, Brokerage.**

## Introduction

Indian stock market is continuously regulated by the SEBI, being in the initial stage internet trading was approved by January 2000. Internet trading has grown with the retail investors' postiive attitude, cost reduction of computers, Internet connectivity and easy availability of Internet trading products. India has 30% of world's highest household savings. Among 7800 scripts listed out only 3000 are active in the Indian stock market Many people have started investing and trading in India in this pandemic situation and markets crashing. In the earlier days, investors could check the prices of the stocks only through newspapers. Advanced Technology has brought about a dramatic change in the whole scenario. Now the stock brokers offer various technology-enabled trading platforms to the investors which make investing in stocks and trading a much convenient task. Mobile trading apps became necessary in the stock market trading space in India. It is not a luxury anymore but more of a basic expectation from a stock broker. To fulfill their expectations, stock broking houses

were launched their mobile trading apps quickly. In India, there may be many best trading apps namely 5 Paisa, Zerodha, Angel broking, UpStox, HDFC, Sharekhan, Money control, IIFL, Motilal oswal, Kotak, ICICI, and Edelweiss, etc. and this research limits studying deeply 5 Paisa app and Zerodha app.



**5 PAISA**

5 Paisa is one of the best full-service stock brokers in India as a discount broking subsidiary of IIFL. 5 Paisa is a popular app in India which is rated by investors as a faster growing trading app due to its speed and performance, 5paisa is a leading stockbroker in India. 5paisa Capital Ltd is a publicly-traded and professionally managed company promoted by IIFL founders. The 5 Paisa.com operations started in March 2016 and it became 2nd largest discount stock broker in India in the year 2018. Its NSE &BST listed.5paise.com within the span of 2years became the second largest discount stock broker. It is a flat rate discount stockbroker. Rupees 20 is charged irrespective of the size, segment or exchange of trade. It also offers 5paisa prepaid plans i.e. Optimum Plan, Platinum Plan and Titanium Plan. 5paisa charges flat Rs.10 per executed order for online mutual funds investment. The investor can invest any sum of money through sip.5 paisa account can be got Through the membership offered by depository participant with CDSL. In March 2019, it is awarded as Premier Depository Participant by CDSL. Mobile Trading App, Trading Website and Installable Trading Terminal are included in 5paisa trading platform. The most Advanced technology has been used to build these platforms &this was recognised in February 2019 for its 'Best use of Mobile Technology in Financial Services'.

**Features of 5 Paisa**:

- In stocks, Mutual funds, currency, insurance, research& advisory, 5paisa fulfills all requirements even those including trading and investment.
- It helps the Investors for the proper selection of plan suits to their investment goals.
- It suitable for both traders and investors due to its easy to use interface
- Gives live quotes of the market and stock on a real-time basis
- Trade is done swiftly with just one click.
- Investors and traders can able to carry out detailed analysis of the stock market using advanced charts and multi-asset watch list.
- It allows the investors to diversify their portfolio by investing in small cases
- Avails paperless loan instantaneously
- Through eMandates, auto debit is done directly from one's back account for sip's

- Profit and loss is given out handy through trading

**Advantages of 5 paisa app**:



- Demat opening feature is very simple for beginners within the app
- It provides constant real-time live updates and quotes from NSE and BSE
- To build fully developed and personalize mutual fund investment portfolio with this auto investor feature
- Leveraging easy screening tool with 5 paisa free account one can invest in top mutual funds.

**ZERODHA**

In terms of quantity i.e. number of customers, Zerodha today in India is the largest discount stock broker. This is due to its interactive user interface which is minimalistic yet effective. Zerodha, founded in 2010 by Nitin Kamath, is the biggest discount broker in India and perfect for traders & investors looking for low brokerage, easy interface, and reliable trading platform. It has over +2.2 million clients that contribute to over 15% of daily retail trading volumes across BSE, NSE, and MCX. In terms of brokerage charges, zero rupees is charged for any investments that are related to delivery equity and direct mutual funds. Rupees 20 is charged is irrespective of the volume in trade for intraday, F&O, currency, and commodity trades across NSE, BSE, MCX. Therefore, you can save a lot of brokerage charges on your trades using Zerodha as your broker.

Zerodha understands that to be in competition and lead it, mobile technology and a compatible simplified app is the key. The interface offered by the application is minimalistic &gives what the user needs. The user is not diverted with unwanted data displayed on his screen. This keeps the user focused on what he/she is aiming at, “trading” without any uncalled for distraction. The app is thin (Lightweight) and not resource hungry. The interface is easy to use, navigate & understand by the user. If one doesn't buy &sell on the same day, investment charges free of brokerage is seen in Zerodha.

**Features of Zerodha**

- Sleek user interface that makes buying, selling, analyzing, and managing the portfolio convenient.
- Gives insights about market liquidity which helps in developing trading strategies.
- The charting interface is indicated through tools which customise it powerfully.

***Advantages of Zerodha app***

- The application's one unique feature is opening of demat for beginners

- Ability to apply over 100 technical indicators on real-time charts
- This app enables the user to directly trade from charts
- One can set unlimited price alerts for instant updates
- Create an unlimited number of personalized watch lists
- Past 10 years historic data



**LITERATURE OF REVIEW**

**Prabakaran (2017)** found that all investors considered other relevant information in relating to share market before entering into the online share trading and the higher income people make the investment in shares via online trading, because that they knew the all kinds of information as well as facing their risk.

**Krishna Mohan Vaddadi and Merugu Pratima (2016)** revealed that majority of the respondents do online trading on a daily basis and capital appreciation is the primary objective driving online investors, followed by earning regular income, investment diversification, tax savings and stock safety. Results also revealed that majority of online investors prefer to invest around one to two lakhs and business news channels like CNBC, NDTV and stock trading tools provided by online stock broking sites are the preferred information source assisting the online investors' in their investment decisions and age of the respondent influences the online trading frequency of the respondents.

**Bhuvanam and Sivarethina Mohan (2015)** concluded that the strongest predictors towards customers perception towards online share trading is ease of use, behavioral intentions, and followed by perceived usefulness. Perceived trust and security were the weakest predictors in this study. Perceived privacy created negative influence towards customers' perception on online share trading. Result also revealed majority of the respondents agree that online trading systems have sufficient technical capacity to ensure that the data cannot be modified by any third party.

**Objectives of the Study**

1**.** To make a study of two best stock trading apps in India.

2. To analyse the features and advantages of 5 Paisa and Zerodha stock trading apps in order to determine the best one.

3. To suggest measures to improve the accessibility of stock trading apps among the users and stock brokers.

## RESEARCH METHODOLOGY

### Sources of Data

This research study is mainly concerned with secondary data. Secondary data required for analysis has been collected through various websites relating to the theoretical portions have been collected from various books, journals, magazines, working papers, newspapers and websites.

### Sampling Design

Convenience sampling method is applied as this research is mainly carried out to focus on popular two stock trading apps among the various best apps in India. Representation of tables used as tools for analysis.

### Limitations of the Study

This study is mainly deals with secondary data. Among the various stock trading apps available in India, only the two popular stock trading apps are taken into study. All pricing data was obtained from the published stockbroker companies' websites as of January 2021 and is believed to be accurate, but is not guaranteed. It can be vary from time to time depending on the active campaigns by the online stock trading companies.

### Analysis and Discussion

### Comparison of 5 Paisa and Zeradha App

**Table No. 1: Basic informations- 5 Paisa Vs Zerodha**

| Data | 5 Paisa | Zerodha |
|---|---|---|
| Type | Largest discount broker in India | Largest stock broker in India |
| Founded | 2016 | 2010 |
| Company | Public | Private |
| Main office | Mumbai | Bangalore |
| Active clients on NSE | 106280 | 909008 |
| Broker service | Discount broker | Discount broker |
| Supported exchange | NSE,BSE,MCX | NSE,BSE,MCX,NCDEX |
| Services offered | Equity, Derivatives, Commodity, Currency, Mutual Funds | Equity, Derivatives, Currency, Mutual Funds & Commodities |
| Trading platform | Investor terminal, Trader terminal, 5 Paisa trade station | Kite 3 Web based trading platform, Kite Mobile,Kite Connect API, Console, Pi, Sentinel, Coin |

**Table No.2: Trading & Demat account opening charges- 5 Paisa Vs Zerodha**

| Charges | 5 Paisa | Zerodha |
|---|---|---|
| Trading Account opening fees | Rs.300(Rs.500 cashback as brokerage) | OnlineRs.200(T+D),Rs.300(T+D+C),OfflineRs.400(T+D),R.600(T+D+C),T*Trading, D*Demat, C*Commodity |
| Trading AMC | Free | Free |
| Demat Account opening fees | Free | Free |
| Demat AMC | Rs.45 p.m.if trade, else zero | Rs.300 p.m. |

**Table No.3: Brokerage charges- 5 Paisa Vs Zerodha**

| Charges | 5 Paisa | Zerodha |
|---|---|---|
| Equity Delivery | Flat Fee Rs.20 Trading Plan | Maximum Rs.20 per order Trading Plan |
| Equity Intraday | Flat Fee Rs.20 | Free |
| Equity Futures | Flat Fee Rs.20 | 0.03% or Rs.20 whichever is lower |
| Equity Options | Flat Fee Rs.20 | 0.03% or Rs.20 whichever is lower |
| Currency Futures | Flat Fee Rs.20 | 0.03% or Rs.20 whichever is lower |
| Currency Options | Flat Fee Rs.20 | Flat Fee Rs.20 |
| Commodity Trading | Flat Fee Rs.20 | 0.03% or Rs.20 whichever is lower |
| Minimum Brokerage | Not Applicable | NIL |
| Funding | NO | NO |
| Hidden Charges | Yes- 18% interest p.a. | Not Applicable |
| Call & Trade Charges | Rs.100 per call (No limit of orders) | Rs.50 per Executable Order |

**Table No.4: Transaction charges- 5 Paisa Vs Zerodha**

| Charges | 5 Paisa | Zerodha |
|---|---|---|
| Equity Delivery | Rs.325 per Cr | Rs.325 per Cr |
| Equity Intraday | Rs.325 per Cr | Rs.325 per Cr |
| Equity Futures | Rs.190 per Cr | Rs.190 per Cr |
| Equity Options | Rs.5000 per Cr | Rs.5000 per Cr |
| Currency Futures | Rs.110 per Cr | Rs.135 per Cr |
| Currency Options | Rs.4000 per Cr | Rs.4000 per Cr |
| Commodity Trading | Not Applicable | Non Agri.:,360 per Cr/Agri:Rs275 per Cr |

**Table No. 5: Demat charges- 5 Paisa Vs Zerodha**

| Charges | 5 Paisa | Zerodha |
|---|---|---|
| DP Source | CDSL | CDSL |
| DP ID | 82500 | 81600 |
| Advance Deposit | NIL | NIL |
| Statutory Charges | NIL | Rs.50 |
| Transaction Charges on Debit(per ISIN) | Rs.12.50 +CDSL charges | Rs.8+Rs.5.50 (CDSL charges) per transaction |
| Demat | Rs.15 per certificate | Rs.150 per certificate + Rs.100 courier charges |
| Remit | Rs.15 for every hundred securities or Rs.15 per certificate whichever is higher | Rs.150 per certificate + Rs.100 courier charges + CDSL charges |

| | | |
|---|---|---|
| Pledge Creation | Rs,50 | Rs.20+Rs.12 CSDL charges |
| Pledge Closure | NIL | Rs.20+Rs.12 CSDL charges |
| Pledge Invocation | NIL | Rs.20 |
| Failed Instruction Charges | NIL | Rs.50 per transaction |
| Other Charges | NIL | NIL |



**Table No. 6: Special Offers & Promotions- 5 Paisa Vs Zerodha**

| Offers | 5 Paisa | Zerodha |
|---|---|---|
| Pay In and Pay Out Options | Pay-in/adding funds - Cheque, Online Bank Transfer via IMPS,NEFT or RTGS, UPI, Netbanking/Payment Gateway from 5Paisa trader or Back Office.<br>Pay-out/Fund Withdrawal - Bank Transfer only | Pay-in/adding funds - Cheque, UPI, Online Bank Transfer via IMPS,NEFT or RTGS, Netbanking from Kite Pay-out/Fund Withdrawal - Bank Transfer only |
| Payout Time | Max 24 hrs except bank holidays | Max 24 hrs except bank holidays |
| Bank Supported and Charges | Around 23 banks allow instant credit facility(Payment Gateway) with charges of Rs 9 from 5paisa trading platforms. | Around 25 banks allow instant credit facility with charges of Rs 9 from zerodha trading platform (kite/PI). |
| Dislikes | • Chargeable call & trade service.<br>• The broker doesn't have any branches.<br>• 3-in-1 account opening facility is unavailable.<br>• The broker doesn't facilitate NRI trading. | • Call and trade is not free.<br>• Margin against shares facility is not available for equity cash segment.<br>• Zerodha as of now is not offering Margin Trading Funding. This is a big limitation for traders where they need to borrow some money from broker on interest for short span of time. |

Table No.1 depicts that 5 Paisa trading app is a Public oriented and Zerodha app is privately owned. While comparing the active clients, Zerodha has more clients than 5 paisa. Both stock trading apps rendering same services and which were supported by NSE,BSE,MCX whereas Zerodha accessing in NCDEX too. In table no.2, While comparing trading and demat account opening fees , in both cases Fees amount is high in Zerodha app. Table No.3 shows the brokerage charges charged by 5 Paisa and Zerodha. Brokerage charges are comparatively low in Zerodha app. It is evident from the Table No.5 that there is not much difference of amount in case transaction charges levied by both the apps. Table No.6

reveals that demat charges are relatively low and beneficial to the 5Paisa clients. While taking into account about the special offers and promotions, there too 5 Paisa app is better than Zerodha by considering the limitations also.



**Findings of the Study**

Zerodha and 5Paisa apps are offering low brokerage and fast trading platforms which lead to more client attraction. Trust &brand values of Zerodha to be biggest discount broker in India is due to its client which roughly compensates to 22 lakhs. Moreover, initiatives like educational facility (Varsity), investment in IPO's from the same dashboard, free direct mutual fund investments, etc create more value for its clients. Moreover, Zerodha has got a bigger range of partner products to help traders and Investors like Streak, Sensibull, Learn app etc. Whereas the major player in the Indian stock market is 5paisa app. 5 paisa discount brokers are the owners of 5paisa trading. It has a lower charge than its competitors, Rs.10 per executed order. 5 Paisa is a stock trading platform that has been making big waves in the industry recently. With this 5 paisa trading app, one can get 100+ predefined stock screeners, Access to advisory products and also can buy gold, insurance, Mutual fund and personal loan. It is only 10 Rupees per transaction, the application has found an immediate likeness among young &new traders. Kite by Zerodha is a young and very popular app which is why even many seasoned investors have been recommending Zerodha to their young investors who are beginners to stock trading.

**Conclusion**

In today's fast-paced world the investors would prefer using a mobile trading application rather than using any other trading platform as it offers convenience and flexibility. Thus, the stock broking company should give emphasis on the development of highly technology-enabled, feature-rich mobile applications for its customers. The unique feature that is very rarely found in trading applications is guest login which this application offers. Trading through mobile apps has gone main stream. In fact, in January 2021, more than 18.51% of the total cash market trading on NSE was carried on mobile. 5Paisa Stock Broker has 70% business from their mobile app and 30% from the desktop applications. By comparing various features of both 5 Paisa and Zerodha stock trading app, 5 Paisa app is more welcomed by the clients by its lowest charges and fastest technology.

**Scope for Further Research**

Future researches can be carried out as Study of Best Apps in India, Comparative study of 5 Paisa and Angel broking, Clients' satisfaction with regard to stock trading apps, etc.



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# A STUDY ON CUSTOMER SATISFACTION TOWARDS QUALITY IN BANKING PRODUCT SERVICES

**Dr. M. BALASUBRAMANIAN**
Assistant Professor & Research Advisor, PG & Research Department of Commerce, Jamal Mohamed College (Autonomous), (Affiliated Bharathidasan University), Tiruchirappalli – 20

**S. MOHAMED IMRAN SHARIF**
Research Scholar in Commerce, PG & Research Department of Commerce, Jamal Mohamed College (Autonomous), (Affiliated Bharathidasan University), Tiruchirappalli – 20

**Abstract**

*Marketing perception emphasizes to identify consumers' needs before the product is produced so that the product developed can meet the needs. It can be said that the consumer is the spindle around which the whole marketing system revolves. Modern marketing therefore begins with the understanding of consumer needs. The banks offer number of products on deposits such as Savings Account, Current Account, Recurring Deposit and Term deposit. Banks also lend these deposits as loans to consumers, business houses and others who seek loans, such as car loans, housing loans, jewel loans etc. In the process the depositors must be paid interest for their deposits, and borrowers must be charged interest on loans. The contemporary study is an attempt to examine the marketing of banking services to meet the expectations of their customers in relation to number, type of products and services offered by State Bank of India.*

***Key words: Consumers, deposits, loans, interest***

## Introduction

Recently, banks are in a period that they earn money in servicing beyond selling money. The status is great as they offer their services to the commonalities. Banking services are imperceptible and focused on the money in different types and service attributes like lending, depositing and transferring procedures. These imperceptible services are shaped in contracts. The construction of banking services affects the success of establishment in the long term. Also the basic attributes like speed, security and ease in banking services, the rights like consultancy for services to be compounded are also ideal.

Banks have transformed into a company of retail salespeople and have been required to adopt all the skills of selling. All employee in the bank have some influence on the sale of products and, must therefore become more market oriented. This is predominantly true of combat zone staff who have direct contact with customers they provide the link between the

bank and the marketplace and they sell and/or do the service. Quality of service provided is attached from the quality of the service provider and are ideally situated to take advantage of cross selling prospects.



**Promotion of Banking Services Status in India**

Services are performances. Bank is a commercial outfit for marketing economic products. Therefore, the frontline people and their interaction with customers, their everyday attitudes, waves, activities, feedbacks, actions, reactions and impersonations about them contribute significantly in projecting an image of the bank unique it from the rest of the banks in the field. The initial transition is taken as the starting point and prospect to establish a relationship through providing total customer satisfaction, which in turn will ensure further business. More customer service has an incredible preservation value. If we cannot retain a customer, all our effects in terms of time and money in creating and winning a customer would be a sheer waste. Thus a customer is viewed as a continuing relationship rather than a party to a stray single transaction.

Qualitative customer service and total satisfaction forms the edifice of "relationship banking". Satisfaction is a function of expectations about a product and its perceived performance. The service quality attributes in a banking context are of two types. First the product per se show attributes like interest charges on deposits or loans, accuracy of entries and reliability and the like. Second, shows psychological attributes like recognition of an important customer, personal favours by the staff and the like.

**Statement of the Problem**

Service firms, in particular banks, are playing important role for the development of economy of any country, as they contribute to its Gross Domestic Product. The banking industry in India is facing the challenges in deposit mobilization due to severe competition from various financial institutions that provide better interest rates. Earlier, the attitude to the marketing of banking services was that it was not professional to sell one's services and was unnecessary in the sense that traditional relationships and quality of products were enough to meet the task. there was a growing and a widespread criticism against the quality of customer service in the banks. This led to constitution of various committees. A good number of research works have been undertaken in the subject area of customer services, and little research work is done on service providers' specific services offered in terms of service delivery concepts. The study concentrations on the marketing of banking services provided by State Bank of India.

**Scope of the Study**

The study addresses the need of understanding the Marketing of Banking Services, level of satisfaction of the services provided to the customers. Data were collected from individual customers and staff members to get responses on several products and services offered, performances of many products, promotional strategies, available facilities, amenities, and the uses of internet marketing.



**Objectives of the Study**

1. To study the aspects of several products and qualitative services offered by State Bank of India.
2. To analyse the levels of customers' satisfaction through marketing of banking services and products.

**Research Hypotheses**

The opinion of bank employees about the promotional strategy adopted by the study do not differ significantly with respect to the Demographic factors such as gender, age, experience, and educational qualification.

**Methodology**

The study is based on both primary and secondary data. Primary data were collected from individual customers and staff of banking sector. Separate questionnaire were used to collect information from bankers and customers.

The secondary data for the study have been collected from banking sector annual reports and operational statistics. Monthly review and progress of banking in India were also collected. In addition to all these sources, important information relating to the study have been collected from various research journals, unpublished thesis, reports available at various libraries and from the websites or internet.

**Sampling Techniques**

Since the sampling frame is quite large and randomly selected customers may not turn up to the bank on the day of collection of data. The non –probability sample, which is more apt to the given situation, the *convenient sampling technique* has been adopted for the research. The most conservative sample size for the study is 114 which implies that at least 110 valid set of responses are needed to obtain the desired level of precision and confidence in this research. This technique involves approaching the available customers in banking premises, who are waiting to get their service. Tests used are Chi Square test for independent of attributes, t- test for comparing the factors of demographic nominal variable,

**Limitation of the Study**

The scope of coverage is limited to State Bank of India. The other nationalized banks, private sector banks, co-operative banks, and foreign banks functioning are not covered by this study.



**Review of Previous Studies**

**Dr. Deepti Gupta, Amar Singh and Mohamed Rizwan (April 2014)** [1] critically analysed and found that SBI is a regional banking behemoth and has 20per cent market share in deposits and loans among Indian commercial banks. With numerous competitors gaining ground in Indian Territory, SBI was facing steady threat of takeover. The study explains that there is huge rivalry in the banking industry and that the customer is the king. Banks that provide high-quality customer service and are responsive to the market in the long run would win.

**Hazlina Abdul Kadir, NasimRahmani and Reza Masinaei (2011)** explained demographic, perception and expectation information, gaps of online banking and found 3 dimensions of E-SERVQUAL model were unable to respond to customers need. The three dimensions are responsiveness, customization and flexibility for online banking in Anchor bank, Malaysia. On the tangible side, 5 dimensions of SERVQUAL model were unable to fulfil respondents demand. These dimensions are reliability, assurance, tangibility, empathy and responsiveness.

**Analysis and Interpretation of Data**

**Table 1: Satisfaction Level of Bank Employees on the Promotional Strategy adopted by the Bank**

| Promotion strategy adopted | Respondents' Total Score (Out of 550) | Percentage of satisfaction |
|---|---|---|
| Advertisement | 515 | 93.70 |
| Customer meets | 435 | 79.10 |
| NRI meets | 420 | 76.30 |
| Customer contact campaigns | 290 | 52.80 |
| others | - | - |

**Source: Primary Data**

110 employees responded for 5 questions under 5-point Likert Scale method, having coding rule as highest is the best (very good=5). One respondent answered for 5 questions the maximum score is 5. So the total score is (110X5) 550. The above table revealed that, 93.70 per cent of SBI employees consider that promotional strategy is achieved through

advertisement; 79.10 per cent through customer meets at branch; 76.30 per cent through NRI meet and 52.80 per cent through customer contact campaigns.

**Hypothesis**



$H_0$: The opinion of bank employees about the **promotional strategy adopted by SBI** do not differ significantly with respect to the Demographic factors such as gender, age, experience, and educational qualification.

$H_1$: The opinion of bank employees about the **promotional strategy adopted by SBI** differ significantly with respect to the Demographic factors such as gender, age, experience, and educational qualification

**Table 2: Promotional strategy adopted by SBI by using Independent t- test and One-Way ANOVA**

| S. No | Demographic Variable | Categories | Statistical tools used | P Value | Inference |
|---|---|---|---|---|---|
| 1 | Gender | Male<br>Female | Independent t - test | .822<br>P>0.05 | Not significant |
| 2 | Age | Less than 30 years<br>Between 30 and 40 years<br>Between 40 and 50 years<br>More than 50 years | ANOVA | .0 3<br>P<0.05 | significant |
| 3 | Experience | Less than 10 years<br>Between 10 and 20 years<br>Between 20 and 30 years<br>More than 30 years | ANOVA | .257<br>P>0.05 | Not significant |
| 4 | Educational qualification | Engineering graduates<br>Postgraduates<br>Graduates<br>Management graduates | ANOVA | .084<br>P>0.05 | Not significant |

**Source: Primary data**

It is inferred from the above table that the P value is greater than 0.05 portrays that there is no difference of opinion due to gender, experience and educational qualification of the employees about the promotional strategy adopted by the bank, but there is a difference of opinion with respect to age Duncan Post –hoc test also confirms it.

**Suggestions**

Effective internal communication using media that includes circulars and circular letters, house magazines, brochures and manuals, job cards and checklists, e- mail, internet , face to face briefing, seminars, training programmes and promotional campaigns will help in creating awareness about products and services and also keep the employees motivated. More

marketing strategies could be adopted for NRI products to attract customers. Educating the online banking features suitable for the NRI customers should be made mandatory.



**Conclusion**

Banks are the most important constituents of the financial infrastructure of a country. They play a vital role in bringing about desired changes in the economic development of the country. Therefore, banks should render an efficient customer service to retain the present customers and to attract potential customers. In order to retain the customers, various services provided by the banks must be satisfying the expectations of the customers. This is because the customers' expectations have grown to enormous extents over a period; they also expect timely, efficient and quality service from the banks.

**Scope for Further Research**

- Future research can be done to analyse the marketing of banking services of foreign banks also which might yield different results.
- The impact of profitability and financial aspect of the bank can give a good platform for future research.

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# LEVEL OF JOB SATISFACTION AMONG BANK EMPLOYEES –A STUDY WITH SPECIAL REFERENCE TO TIRUCHIRAPPALLI TOWN

**Dr. M. RADHAKRISHNAN**
Assistant Professor, PG Department of Commerce, Jamal Mohamed College (Autonomous), (Affiliated to Bharathidasan University), Tiruchirappalli-20.



## ABSTRACT

*Job satisfaction can defined as extent of positive feelings or attitudes that individuals have towards their jobs. When a person says that he has high job satisfaction, it means that he really likes his job, feels good about it and values his job dignity. Job satisfaction is important technique used to motivate the employees to work harder. It is often said that "a happy or satisfied employee is a positive, productive and progressive employee". This paper investigates the level of job satisfaction of Public Sector Bank employees in Tiruchirappalli Town identifying the satisfaction level of employees, various factors influencing satisfaction of employees and to study the relationship between personal factors of employees. Based on a survey, the paper attempts to gain insights into the satisfaction level from the perspective of the Bank employees.*

**Keywords: Public sector banks, Job satisfaction, Customer Satisfaction, Employees Performance.**

## Introduction

Due to change of technology, new rules and our social values, organizations have to face challenges. All the components affect the employee s behaviors, attitudes and working situation. But the HR connoisseurs have to focus on that issue that effect on the employee satisfaction at their work situation. Day by day variations and globalization in the world caused changes in the construction of classical public administration. Most of processes used in the isolated section of such as organizational forms restructuring, reformations and denationalizationsacte valuation forms the essential of performance Managing coordination. The recent study will find the influence of diverse human resource management applies like job autonomy, team work atmosphere and headship behavior on worker job satisfaction. The learning also examines the main factors of job satisfaction. Job satisfaction of industrial workers is very important for the industry to function successfully. Apart from managerial and technical aspects, employers can be considered as backbone of any industrial development. To utilize their contribution they should be provided with good working

conditions to boost their job satisfaction. Researchers reported that a number of different factors can influence employee satisfaction with their workspaces, including building design, air quality and temperature, noise and lighting, ability of employees to personalize their workspaces and workspace design and management etc. It is generally understood that unfavorable conditions of office environment can have negative influences on employees' satisfaction, cause health problems and increase short-term sick leave. Previous research showed that satisfaction with one or more environmental factor does not necessarily produce equal satisfaction with the total environment and not all factors are equally important. Considered that acoustical privacy is the most important factor to employees, Reported that personal control may be more important than other factors. Job satisfaction is often considered in terms of intrinsic and extrinsic factors. Intrinsic factors promote job satisfaction, whereas extrinsic factors prevent job dissatisfaction_ Szymanski & Parker (1996). Various theories like Maslow's Need Hierarchy Theory, Herzberg's Motivation, Hygiene Theory, and Vroom's Expectancy Model have been extended to describe the factors responsible for the Job Satisfaction of the say that an employee's 'Job Satisfaction' is related to a number of variables such as age, occupational level, size of the organization, organizational climate, educational qualifications, educational and economic background, size of the family, gender of the employee, etc.

**Literature Review**

**Mrs. C. Sumitha & Dr.R.Padmaja (2017),** The study of job satisfaction among Bank employees is important because there are various aspects of the job that are highly attractive and lead to satisfaction and aspects of the job that lead to dissatisfaction. Positive aspects include the opportunity to work in Bank and employees to accomplish common goals, developing banking background and the ability to work with coworkers. It is important to identify which factors contribute to job satisfaction as well as those that may lead to job dissatisfaction to assure that the manager ship is attractive to potent. There are many variables that have been hypothesized to be a result of job satisfaction or dissatisfaction. It is an established fact that the success of any organization depends on the satisfaction of its work force. The aim of this study is to determine that bank employees are satisfied with their job and also to identify those factors that are of high concern to bank employees regarding their satisfaction.

**Prasoon and Chaturvedi (2016)** have demonstrated job satisfaction. As per the research, it is defined as the acknowledgment of doing the job with full dedication and hard

work. It has been found that the level of job satisfaction leads to determine the overall performance of an organization. In addition to this, it has been found that the level of job satisfaction depends upon the various set of components in an organization. The major components which are identified as an important asset for job satisfaction are supervision, promotion, operating conditions, nature of work, contingent rewards, and other factors. The study will focus on the job satisfaction aspect of the businesses in the Australia.

**Md. Shahidul Islam , Md. Mainul Islam(2014),** In this study we show the comparative study of job satisfaction in Public and Private Bank sectors. This paper will investigate as to what extent job satisfaction has lead to good working performance in formal organization. The study will examine the factors which influence employee's job satisfaction in organization such as Job involvement, Organizational commitment, Quality of work life, organizational climate and Job content. This study also represent that the Private bank officers have higher levels of job satisfaction than those from public sectors as they enjoy better facilities and supportive work environment. In order to study the objective primary data were collected with a sample size of 400 which was collected at randomly from 10 equally selected public and private Banks. Finally an attempt has been made to regression and correlation analysis on job satisfaction and variables among the public and private bank employees in Bangladesh.

**Objectives of the Study**

1. To identify the factors influencing the level of job satisfaction of public sector bank's employees in Tiruchirappalli Town.
2. To give suggestions to the banking sectors about the factors influencing employee's commitment level in the organization.

**Leadership Behavior**

Markow and Klenke and Milliman et al. formal that a major component of enhancing the employee performance is leadership. Employees turnover are reduced by job satisfaction and loyalty. Job satisfaction is a complicated sensation that contains reason such as administration at work, work itself, benefits and compensation, organization upgrade policies, appraisal and defiance of co-workers. Pay and leadership are in more concerns of people.

**Job Stress**

Kahn et al. determined that the stress as an conservational incentive to a person, or an oddity between individual and environment. The knowledge of job related stress (job stress),

the series of reasons that lead to job related stress (stressors),lack of commitment in the organization; and job frustration make employees to quit. Giga and Hoel in also considered that high rates of mergers, acquisitions, and increasing economic interdependence among countries due to globalization, technical development, and rearrangement have changed the organizational work over the last few eras have caused in time pressure, excessive work demand, role conflicts, ergonomic deficiencies and challenging customer relationship are causes of stress.

**Promotion**

Managers who provision career development and career planning of employees have sophisticated and skilled workforce to confirm just employee elevation policy (JEPP), employee career evaluation be based on abilities, knowledge, effective achievement of tasks and time management. Major problem in employee promotion and management is the arrogance of employees towards the older employees. The management from top to bottom should show respect towards senior employees, as they are the ones who can also be a basis of positive change within the enterprise. Their experience and knowledge add to refined taste to food. Seasoned employees can be trained to be trainer or supporter to young employees and help in organization to supportable success.

**Work Environment**

If working situations are sufficient or the places of work have aperiance of important accommodations such as proper lighting, furniture, restrooms and other health and safety provisions, employees will not be willing to put up with the problem for long time. Organizational certainty has been shown to have a high degree of high satisfaction. Suggestions are that employees are more expected to stay when there is a expectable work environment and vice versa. In organizations where there was a high level of effectiveness there was also a high level of staff satisfaction. For employer losing a particular key worker may reduce the like hood of plan achievement and financier assurance can be reducing in the company. Main causes of employee satisfaction are Salaries Working environment and safety of job.

**Hypotheses**

H0: There is no relationship between promotions and job satisfaction.

H1: There is a significant relationship between promotions and job satisfaction.

H0: There is no relationship between work environment and job satisfaction.

H2: There is a significant relationship between work environment and job satisfaction.

H0: There is no relation between leadership behaviour and job satisfaction.

H3: There is a significant relationship between leadership behaviour and job satisfaction.

**Research Methodologies**

**1 Data collection:**

The respondents of the study are the private and public sector banks in Tiruchirappalli Town. Conventionally, study was conducted to evaluate the level of employee satisfaction so the employees are selected as respondents due to convenience and get better results

**2 Sample Size Determinations:**

Population includes employees of all the branches of public sector banks in Tiruchirappalli Town as there are 116 branches of banks in Tiruchirappalli Town. So the number of population is 150 that consist of employees of. In this study random sampling technique is used.

**3 Research Instrument:**

The instrument used for data collection was questionnaire on 5-point likert scale from strongly agree to strongly disagree, where point-1 indicate strongly agree, 2 agree, 3neutral, 4 disagree and 5 strongly disagree, developed by Abdulla et al., (2011). However little modifications were made in the questionnaire.

**Data Analysis and Interpretation**

Data was entered, edited and analyze by using software SPSS version 24 and Microsoft excel by applying the following techniques: correlation and Regression.

**1. Correlation Analysis:**

| | **Employee Satisfaction (DV)** | **Promotion (IV1)** | **Work Environment (IV2)** | **Leadership Behavior (IV3)** | **Job Stress (IV4)** |
|---|---|---|---|---|---|
| Employee Satisfaction (DV) | 1<br>150 | 0.532**<br>0.000<br>150 | 0.348**<br>0.000<br>150 | 0.556**<br>0.000<br>150 | 0.437**<br>0.000<br>150 |

From the table it is observed that all relationships were found significant. The correlation value of promotion is 0.532 which shows that promotion has large impact on employee satisfaction. There is week relationship between work environment and employee satisfaction with the correlation value 0.348 which is below 0.5 it shows that work environment has lower impact on employee satisfaction. Then leadership behaviour having the correlation value 0.556 which shows that relationship exist between leadership behaviour and employee satisfaction. Leadership behaviour has a large impact on employee satisfaction. Job stress has correlation value 0.437 which shows that there is less influence of job stress on employee satisfaction. It means there is a week relationship between the job stress and employee satisfaction

**2. Regression Analyses:**

| | **R** | **R Square** | **Adjusted Square R** | **Standard Error of the Estimate** |
|---|---|---|---|---|
| 1 | 0.661[a] | 0.437 | 0.421 | 0.59076 |

As the table shows the model summary of in which the value of R is .661 which shows that there is strong correlation between independent and dependent variable. The value of R square is 0.421 which shows that model is good fit. Therefore our all alternative hypothesis are accepted with the significance value less than 0.05 which shows that all independent variables have great influence on dependent variable employee satisfaction Pearson correlation was run to check the relationship of variables with each other and whether any observed variable has perfect covariance with any other variables, which are observed in the study.

**ANOVA[b]**

| **Model** | **Sum of Squares** | **Df** | **Mean Square** | **F** | **Sig.** |
|---|---|---|---|---|---|
| Regression | 39.216 | 4 | 9.804 | 28.092 | 0.000[a] |
| Residual | 50.604 | 145 | 0.349 | | |
| Total | 89.820 | 149 | | | |

a. Predictors: (Constant), PROM, WRK_ENVR, LEDR_SHP, JOBS,

b. Dependent Variable: EMP_SAT

Model Sum of Squares df Mean Square F Sig.

The table shows that F significance is 0.000 which is less than 0.05 which shows all independent variables do a good job in explaining the dependent variable.

**Limitations of the Study**

The major restriction of this study was the lack of time and money. Besides this other limitations are the business of respondents in filling the questionnaires. Moreover the sample size of this study was small. This study concentrates only on leadership behavior, job stress, promotion and work Environment of the public sector banking industry Tiruchirappalli town. This study was not concentrate the other studies examine the impact of rewards, recognition, salary, training and development, nature of job, organizational policy& strategies on employee job satisfaction.

**Suggestions**

- Training and development programs must be provided to the employees at regular Intervals to update their knowledge and skills.
- Salaries to the employees must be given in accordance to their experience in the job.
- The kind of work given to an employee should be according to his/her abilities and Knowledge and their efforts for doing a particular task must be valued by giving Appreciations and rewards to the employees for their hard work so that their level of Motivation increases.
- Along with healthy environment, healthy relationship should also be maintained in an Organization.
- The bank should provide certain benefits to their employees, so that they can perform well to achieve organizational goals.
- The job should be interesting enough, so that it must create enthusiasm among the Employees.

**Conclusion**

The determination of this study is to classify the factors of job satisfaction and observe its impact on workers of the banking sector in Tiruchirappalli Town. The results determines that all the variables promotions, work environment, leadership behaviour and job satisfaction have significant relationship with employees job satisfaction. The emphasis of the study was to observe the satisfaction level of employees that is based on promotions, work environment, leadership behaviour and job stress. The data was collected by the employees of the public sector banks by adopted the questionnaire. Two tests were applied Correlation and Regression. From the regression analysis it indicates that model is a good fit. By applying correlation technique all relationships were found significant. There is strong relationship

between leadership behaviour and promotions with employee satisfaction. Work environment and job stress have less influence on employee satisfaction.



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# A STUDY ON CUSTOMER PERCEPTION TOWARDS SELECTED CONSUMER DURABLES OF MNC IN TIRUCHIRAPPALLI CITY



**Dr. S.SALEEM**
Assistant Professor of Business Administration, Jamal Mohamed College, (Autonomous), (Affiliated to Bharathidasan University), Tiruchirappalli- 20

## ABSTRACT

*The consumer durable goods industry is operating in a highly competitive, complex and rapidly changing business environment. Durable goods are becoming a basic need rather than a luxury. Every customer has certain wants and a strong desire to satisfy them. Consumer behaviour is a new and a rewarding area for marketers to explore. Brand choice, which constitutes an important aspect of consumer behaviour, refers to the selection of the product of a specific brand out of the available brands in the market by considering their various attributes. Marketing is considered to be the most important function of all business organizations, worldwide. It has changed the nature of business in recent years. The main objective of the study is to identify the various demographic factors and factors influencing consumer's brand preference which influence the level of satisfaction of the respondents. The statistical tools like simple percentage, average score analysis, ranking analysis were applied to realize the objective of the study. The entire study shows that Consumer durables are very much popular in between the respondents whether their residential status is urban and rural.*

***Key Words:*** *Consumer behaviour, Consumer Durables, brands, organizations and business*

## Introduction

Consumer durables are those products which do not wear out quickly and can be used for a long period of time. Today so many brands of consumer durables are available in the market. Brand & price are two most important variables which influence consumer's decision regarding purchase of consumer durables. In purchasing of a single consumer durable, people generally come across so many brands. The study is intended to find out customer satisfaction for rural consumers in the market. People tend to buy quality products or top brands when it comes to consumer durables. But price sometimes becomes a barrier. So it is seen that people tend to compare brands with price. Because there are customers who are willing to buy several trusted brands of consumer durables but because of high price they

cannot afford to purchase those. It is also seen that some consumers are very much loyal to some brands when it comes to consumer durables. The consumer durable and semi-durable industry in India is dynamic and highly competitive. The Rs.20,000 crore consumer durables segment of this industry has a dominance of Multi-National Companies (MNCs) and can be segregated into consumer electronics (TVs, VCD/DVD players and audio systems) and consumer appliances (also known as white goods) such as refrigerators, washing machines etc. Over the years, the demand for consumer durables has kept pace with rising income levels, double-income families, changing lifestyles, easy availability of credit, increase in the number of nuclear families, increasing consumer awareness and introduction of new models. While CTVs and refrigerators have been around for many years, washing machines and DVD/VCD players are beginning to make their presence felt in Indian households. The Indian consumer durables market has undergone a major transformation since the liberalization process, initiated in 1991. The market size, product penetration, the variety and technology of products sold, have all experienced a quantum leap. Improved product choice and decline in real prices, matched by increased consumer incomes have driven the market growth rate to dizzy heights. However, in recent years, the consumer durable industry is in doldrums. In spite of comparatively low product penetration, there is a slowing down in demand growth for many products. Intense competition has pushed down prices and profit margins, putting the manufacturers and traders in a quandary. At the same time, the industry is facing a point of inflection due to the advent of modern retailing formats.

**Review of literature**

**Venukumar G. (2012)** made an attempt to understand the potentiality of rural markets for Fast Moving Consumer Goods. According to the study, there is untapped potentiality in rural villages. Hard work is required on the part of marketers before entering such markets. Proper groundwork is required to understand the market as there is a complex family system existing in these areas. Instead of focusing on tactical approaches, these companies should strategically touch the pulse of the rural consumers. Initially a huge amount of money is required in building strong networks into the rural markets. If done so, the companies which have already entered rural markets can achieve expected growth in coming years.

**Rakesh Kumar S.K. Kaushal (2019)** the purpose of the present study was to identify and explore major factors affecting consumer attitude and subsequently behaviour towards the purchase of electronic durable goods. The study adopted a cross - sectional research design to

accomplish the set objectives. A sample of total 514 respondents was selected from eight cities of Uttar Pradesh using convenience sampling method. Data were collected using a structured questionnaire which was prepared through extensive literature review. Data were analyzed using statistical techniques such as exploratory factor analysis, Mann-Whitney and Kruskal-Wallis tests on SPSS. The results indicated that exploratory factor analysis produced a total of five factors, which were identified as Perceived Quality, Price Consciousness, Brand Consciousness, Perceived Risk, and Advertisement. The study contributed through the identification of significant determinants of purchase behaviour towards electronic durable goods. The findings of the study may be useful for marketers in devising their marketing strategies.

**Praveen Paul J Jaya Christa S.T (2020)** the purpose of this research article is to demonstrate the use of Analytical Hierarchy Process (AHP) to rank the factors affecting the consumer preferences for purchase of air conditioners from the retailers' point of view and also to explore the managerial decision making implications of the results. The suitability of AHP in examining air conditioner selection by consumers is demonstrated using an empirical analysis through data collected from 113 retailers spread all over the state of Tamilnadu in India. Data was collected in the form of a pair wise comparison matrix. Antecedents of consumer decision making such as brand of air conditioners, price, recommendation from friends and family (WoM), energy efficiency rating (star rating), warranty offered, special festival offers given and promotions given for the product in conventional media were considered for research.

**Statement of the Problem**

Statement of the Problem Marketers cannot now go by the expectation of yester years and assume that rural India consumes only essential products and that its share in other product categories is meagre. With regard to consumer durables, according to the survey conducted by the National Council of Applied Economic Research (NCAER), it is revealed that seven consumer durables are owned by urban household on an average. The new income earning opportunity and the revolution in urban areas have increased their purchasing power, which in turn provides substance to their aspirations. The study of consumer buying behaviour has become an indispensable one in the present day of marketing since it is based on consumer satisfaction. The study of consumer buying behaviour is a study of how individuals, groups and organizations select, buy, use and dispose of goods, services, ideas or experience to

satisfy their needs and desires. Among the various aspects of marketing, understanding the expectations, actual satisfaction, their future action based on their actual satisfaction, and their awareness about the products are considered to be the important aspects. The answer to these aspects will automatically provide solutions to all the problems relating to consumer durables marketing. Consumer brand choice has a great significance on the manufacturer. There is a keen competition in the field of consumer durables market. So a study on the consumer brand choice behaviour for consumer durables may offer a great potential to the firms, who are interested in drawing specific implications for their marketing decisions.

**Scope of the Study**

The study is expected to reveal the customers 'Perception towards selected Consumer Durable products in Tiruchirappalli city. The study includes the assessment of the consumer's degree of influence while purchasing consumer durables and it is expected to increase the perceived value of a brand by giving it more value. The present target of all the manufacturers is the consumers, and not the retailers/dealers. Understanding their purchase behaviour helps to identify the preference, influence of brand in their purchase decisions etc. on the purchase of a particular product. This insight will help the manufacturers to adopt new strategies which would help not only to attract new customers but also to maintain the loyalty of the existing customers, as in the present competitive scenario the consumers are prepared to choose their right product not only based on their needs but also on the basis of personal interest shown by the manufacturers on them. Many studies have been made on consumer behaviour in areas like family decision making, shopper dissatisfaction for major household appliances, factors affecting decision making for electrical appliances etc. This study is an attempt to know the customer perception towards selected consumer durables of MNC products in Tiruchirappalli city which aims to probe into the preference, purchase, post-purchase evaluation with regard to selected household durables/electrical appliances and awareness among the consumers.

**Objectives of the Study**

The primary objective of the study is to find the customer perception towards the selected consumer durables of MNCs in Tiruchirappalli city.

- To know the general view of the consumer durable products of MNC.

- To study the profile of the respondents based on the demographic factors and the various attributes involved in consumer's brand preference.
- To study the customer perception towards selected consumer durables of MNC products in Tiruchirappalli city.
- To analyse the level of satisfaction of the respondents regarding durables of MNCs.
- To identify the various demographic factors and factors influencing consumer's brand preference which influence the level of satisfaction of the respondents.

**Research Methodology**

**Research Design**

Descriptive research design has been used.

**Area of the Study**

The sampling unit is limited to the Tiruchirappalli city.

**Sources of data**

The sources of data are primary and secondary. The primary data for the study relates to customer perception towards selected consumer durables of MNC products have been collected through questionnaire. The secondary data on customer perception of consumer durables were collected from different newspapers, journals, magazines, reports, books, etc.

**Sample Size**

250 questionnaires were distributed without considering whether the respondents are using MNC products or not; out of those 50 questionnaires were found to be incomplete, which were rejected. Therefore, the sample size for the study is limited to 200 respondents.

**Statistical Tools used**

- ❖ Percentage analysis
- ❖ Average Score analysis- Five point scaling technique
- ❖ Average Rank analysis

**Limitations of the Study**

- The universe being large, the study is restricted to respondents residing in Tiruchirappalli City
- The sample size is only 200, so the sample may not be truly representative of the population. The questionnaires were to be filled independently by the respondents, from 23yrs to 70yrs only because, they are considered to be the income earners for the purpose of the study.
- Data collection was a difficult task. Out of the 250 distributed questionnaires 50 questionnaires were found to be incomplete which were rejected.
- The time covered by the study is from November 2020- January 2021, the results of which may not hold good for all times.
- Only households possessing at least one of the durables under study had been included among the sample households. This has perhaps resulted in excluding those lower class families which do not possess any of the durables selected.

**Analysis and Discussion**

**Table 1: Demographic Variables of the Respondents**

| Factors | Options | No. of Respondents | Percentage (%) |
|---|---|---|---|
| Gender | Male | 122 | 61 |
| | Female | 78 | 39 |
| Age | Up to 35 years | 30 | 15 |
| | 36-45 yrs | 58 | 29 |
| | 46-55 yrs | 92 | 46 |
| | Above 55 years | 20 | 10 |
| Marital Status | Married | 186 | 93 |
| | Unmarried | 14 | 7 |
| Educational Qualification | School Level | 98 | 49 |
| | Graduate | 61 | 30 |
| | Post Graduate | 28 | 14 |
| | Professionals | 13 | 7 |
| Occupational Status | Private Employee | 56 | 28 |
| | Govt. Employee | 39 | 20 |
| | Business | 50 | 25 |
| | Professional | 12 | 6 |
| | Agriculture | 10 | 5 |
| | Housewife | 33 | 16 |
| Monthly Income Level | Below Rs.5000 | 30 | 15 |
| | Rs.5000- Rs.10000 | 73 | 36 |
| | Rs.10000- Rs.20000 | 65 | 33 |
| | Rs.20000- Rs.30000 | 20 | 10 |
| | Above Rs.30000 | 12 | 6 |

| | | | |
|---|---|---|---|
| Members in the Family | Up to 3 (small) | 57 | 29 |
| | 4-5 (Medium) | 129 | 65 |
| | 6 and above ( Large) | 14 | 7 |
| Area | Urban | 154 | 77 |
| | Rural | 46 | 23 |



From the analysis it is inferred that majority of 61% of the respondents are male, 46% of the respondents in the study belong to the age group of 46-55 years, 49% of the respondents have completed the school level education only, 93% of the respondents are married, 48% of the respondents falls in the category of employees, 36% of the respondents having an earning income of below Rs.10000, 65% of the respondents family consists of 4-5 members as a family size, 77% of the respondents are residing in the urban area. Therefore, the study depicts the view Tiruchirappalli city people only.

**Average Score Analysis**

**Table 2: Distribution of the respondents based on the level of satisfaction of selected products**

| Satisfaction | Products | | | |
|---|---|---|---|---|
| | Television | Refrigerator | DVD/Audio Systems | Washing machine |
| | Mean ratings | Mean ratings | Mean ratings | Mean ratings |
| Price | 4.33 (HS) | 4.38 (HS) | 4.30 (HS) | 4.29 (HS) |
| Product performance | 4.24 (HS) | 4.31 (HS) | 4.25(HS) | 4.18 (HS) |
| Technology | 4.03 (HS) | 4.17(HS) | 4.05(HS) | 4.04 (HS) |
| Appearance | 4.04 (HS) | 4.12(HS) | 4.05(HS) | 3.99 (HS) |
| Spare parts | 3.63 (S) | 3.77 (S) | 3.66 (S) | 3.55 (S) |
| Power consumption | 3.69 (S) | 3.69 (S) | 3.79 (S) | 3.48 (S) |
| Brand Image | 3.86 (S) | 3.71 (S) | 3.75 (S) | 3.67 (S) |

From the analysis it can be observed that majority of the respondents are highly satisfied with the price, performance, technology, and appearance of the products. They are also satisfied with the spare parts availability, power consumption efficiency and brand image.

**Average Rank Analysis**

**Table 3: Reasons for the purchasing the products**

| Reasons | Products | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | Television | | Refrigerator | | DVD/ Audio systems | | Washing machines | |
| | Mean rank | Final rank | Mean rank | Final rank | Mean rank | Final rank | Mean rank | Final rank |
| Quality | 2.61 | 2 | 2.88 | 2 | 2.88 | 3 | 3.24 | 3 |
| Technology | 2.84 | 3 | 2.87 | 3 | 2.87 | 2 | 2.96 | 2 |
| Appeal | 4.88 | 5 | 4.68 | 5 | 4.68 | 5 | 4.78 | 5 |
| Brand image | 3.99 | 4 | 4.25 | 4 | 4.25 | 4 | 3.94 | 4 |
| Festival offer | 5.92 | 7 | 5.70 | 7 | 5.70 | 7 | 5.71 | 7 |
| Credit facility | 5.38 | 6 | 5.31 | 6 | 5.31 | 6 | 5.22 | 6 |
| Necessity | 2.40 | 1 | 2.30 | 1 | 2.30 | 1 | 2.05 | 1 |



From the analysis it is described that all respondents have ranked necessity as 1, quality and technology have been ranked as 2nd and 3rd for Television and refrigerator where as for DVD/ Audio systems and washing machine the same are ranked as 3rd and 2nd respectively followed by the brand image, appeal, credit facility option, and festival offer with 4th,5th,6th and 7th ranks respectively.

**Summary of Findings**

**Percentage Analysis**

- Majority (61%) of the respondents are male.
- Majority (46%) of the respondents in the study belong to the age group of 46-55 years.
- Majority (93%) of the respondents are married.
- Majority (49%) of the respondents have completed school level education only.
- Majority (48%) of the respondents falls in the category of employees.
- Majority (36%) of the respondents' monthly income is below Rs.10.000
- Majority (65%) of the respondents' family consists of 4-5 members.
- Majority (77%) of the respondents are residing in the urban area. Therefore, the study depicts the views of Trichy city consumers.

**Average Score Analysis**

In respect of the Average score Analysis Majority of the respondents are highly satisfied with the price, performance, technology and appearance of the selected products taken for the study. They are also satisfied with the spare parts availability, power consumption and brand image.



**Average Rank Analysis**

All the respondents have ranked "Necessity" as 1st, followed by "Good quality" and "Technology" with 2nd and 3rd rank respectively as the reasons for purchasing the selected products. "Necessity" is the foremost reasons for buying the products. "Good quality and technology" are the next reasons to buy a branded product.

**Suggestions of the study**

- Customers are more concerned about the quality than the cost of the product; they primarily seek for the quality in the product; they are ready to accept even unbranded product if it is of good quality. Therefore the manufacturers should produce only quality goods that in turn help them to be successful in the market; also help to increase their market share.
- Some customers are conscious of branded items; they consider a better known brand as a better brand. They also do not mind paying extra for a branded product. Therefore, the companies producing quality products but marketing with unpopular brands need to allocate huge budget for advertising and publicity in order to build a brand image. Successful brand building among the customers can also lead to the customers suggesting their brands to others; this ensures brand loyalty.
- Customers associate a branded product with 'good quality'. To successfully promote a brand and to retain customer loyalty, the marketer must ensure that quality of the product is maintained at a high level.
- Marketers of unbranded products must strive to penetrate the market by improving quality of the products and give wide publicity.

**Conclusion**

The market for consumer durables is becoming more competitive now a day. Therefore, the producer of durable products should understand consumer interest much to find higher sale of their products. The study reveals the fact that a customer buys a durable only when he feels the need for it. While executing his decision to buy he considers the other aspects like quality, technology, price, etc. That is, in case of need, if the quality available is good

if he is satisfied with technology on which it is bared he readily decides to buy, thus it means, he does not buy for the sake of the company or for the brand name. Thus, the manufacturer/dealer, through suitable advertising & promotional strategies create awareness, make the customer to feel that his product is essential for him, influence him to buy and experience the product in wholesome, deeply impact the goodness if it, in the customer create repetitive need for the same, upgrade the product simultaneously and try to retain the customer for ever. The study also reveals that customers have preferred MNC products for their quality, brand image, technology updating etc. Thus, it is clear that its products of Indian companies are not up to the expectation of the customer in their aspects. Overall, the research concludes by stating that there is a tremendous scope for consumer durables sector in the consumer market, which can properly use by Indian companies so that there will be more scope for development of the economy.

**Scope for further Research**

This research study of customer perception towards selected consumer durables of MNC products can be extended to all other consumer durable products. A comparative study of Indian and foreign brands of customer perception towards the consumer durables can also be possible in this area. This research can also extend to the study consumer buying behaviour on various brands of durable goods.

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# A STUDY ON CUSTOMER SATISFACTION TOWARDS BANKING AMENITIES WITH SPECIAL REFERENCE TO TIRUCHIRAPPALLI DISTRICT

**Dr. I. ABBAS KHAN**
Assistant Professor, PG Department of Commerce, Jamal Mohamed College (Autonomous),
(Affiliated to Bharathidasan University), Tiruchirappalli – 20



**Abstract**

*Once the implementation of government rules and regulation on globalization and liberalization, the banks deliver a numerous number of products and services to the customers. They are forced to draw up new customer strategies to achieve their desired results. With a opinion to providing their customers with the best possible service. The various services offered by the banks can be used by the customers only when they are made aware of these services. The banker has to know the customers' needs and in the same way, the customer has to what are all the types of services offered by the banks. Increased level of awareness among the customer's indications to increased preferences. The purpose of this study is to examine the preference and satisfaction level of customers towards loans, deposits schemes rendered by private and public banks in Tiruchirappalli District. The present study is to examine the customer preference and satisfaction towards banking services with both private and public banks in Tiruchirappalli district.*

**Keywords: Awareness, Services, Customer Satisfaction.**

## Introduction

The banks are plays an important role in the development of Indian economy. Before the beginning of independence, the development of the banking sector was not satisfactory. In those days the aim of the bank was to earn profit rather than render services to the public at large. It is a strategic goal for all banks involved in the delivery of customer service. Dissatisfaction paves way for poor customer base. When there is high competition, even a small level of dissatisfaction may lead to loss of customers. High customer satisfaction attracts new customers and helps recollect existing ones. In the context of deregulation and free market, measuring customer satisfaction in banks is very essential for them. Regulation and technological improvements are responsible for the vast majority of innovations in banking over the past quarter century. The governing changes also powered much of the industry's growth. Now-a-days banks are competently introducing new and latest services very frequently, thereby attracting customers towards the utilization of their services. Customers are the lifeblood for any business and banking industry is a highly service oriented business. If the customers are satisfied with services provided by the bank, it is easy for bankers to retain or delight them for lengthier periods. Banks offering altered types of product and services that should be suitable to the customer and most likely to result in revenue for the bank. There is a phenomenal change and paradigm move towards customer focus over the past five decades. The banking business found standing on the pillars of

customer's satisfaction it is pertinent that policy makers and branch manager think over the problem on priority basis.

**Statement of the Problem**



Nowadays banks are accessible even to a common man and their activities extend to areas previously untouched. The customers are able to select their banker from a number of banks offering wide range of services and delivering quality service. The commercial banks in India are now becoming more market oriented and customer friendly. Efforts are being taken to expand their competitiveness through enhanced quality service, which is vital for keeping their customers well contented and satisfied. Satisfied customers are central to optimal performance and financial returns. Customers are viewed as a collection whose satisfaction with the banks must be incorporated in strategic planning efforts. Banks are finding value in directly measuring and tracking customer satisfaction as an important strategic success indicator. With better understanding of customers' perception, banks can determine the actions required to meet their customers' needs.

**Review of Literature**

Abu-Mu'amar (2005) found a strong, statistically significant relation between the customer's satisfaction and the banking service excellence provided. He also concluded that the customers' continuation in dealing with banks and being more loyal to these banks basically depended on their assessment of the service quality provided. He also indicated the necessity to understand the client's expectations in order to provide a better banking service to them and made them feel satisfied.

Sultan Singh (2004) in his article titled, "An Appraisal of Customer Services of Public Sector Banks" has examined the level of customer service and satisfaction is determined by branch location and design, variety of services, rates and changes, systems and procedures, delegation and decentralization, mechanism and computerization. Competitive efficiency complaint, redressed and very importantly staff skills, attitudes and responses.

Mr. S. Gopalakrishnan (2005) in his article titled, "Customer Service: Vital Tool for Success" has studied that banks are realizing that customer retention has become more crucial than acquiring new customers. Growing competition and technological innovations are pulling customers awareness among customers whose expectations are growing day by day. Banks had no option but to address the needs of customers effectively to survive in the liberalized regime. Prompt and efficient customer service alone will tempt existing customers to continue and induce new customers to try the services preferred by the banks.

**Objectives of the Study**

1. To analyze the demographic outline of the sample respondents of the study area.
2. To examine the types of services existing by banks.
3. To measure the level of customer satisfaction towards banking amenities.

**Scope of the Study**

The present study is undertaken from the view points of the customers of public and private banks in Tiruchirappalli District. The banks are planning to achieve business growth by satisfying the expectation of their customers. So the banks are providing innovative services to attract the customers. In this context, the study will throw light on level of satisfaction on banking services.

**Limitations Of The Study**

The study has done in the Tiruchirappalli city it may vary from other areas. Due to time and economic constraints of the researcher number of respondents limited.

**Research Methodology**

a) Design

This study is based on the primary and secondary data. The primary data relating to the level of preferences and satisfaction customer of the banks about the services offered by commercial banks were collected from persons having their accounts in any public sector bank or private sector bank in Tiruchirappalli city by interviewing them directly by the researcher with the help of an interview schedule. Secondary data were obtained from different brochures of banks, websites of banks, magazines and journals.

b) Sample selection

For the purpose of the study, totally two leading commercial banks are selected one public sector banks and another one private sector banks, they dominate the market in the category of different banking services in Tiruchirappalli city. The selected banks are SBI bank and ICICI bank. So, it is perceived that an analysis of the primary data collected through interview schedule among the customers of these banks would help to understand the perception and satisfactions about banking services.

c) Sampling methods

The personal judgment method has employed for the selection of banks, where two banks has been chosen for the study. By using simple random method 100 customers has selected from each bank. This sample pack of 200 customers, has duly calculate on the base of sampling proportion. Tiruchirappalli city is governed by the corporation of Tiruchirappalli. It consists of two divisions called north and south and is divided to 10 zones .From each zone 10 sample respondents are taken from the both banks.

d) Statistical tools

Percentage method and chi square test is used for analysis of data.

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## DATA ANALYSIS AND INTREPRATION

### TABLE 1

### CLASSIFICATION ON THE BASIS OF DEMOGRAPHIC PROFILE

| Demographic Factors | | No. Of Respondents | Percentage |
|---|---|---|---|
| **Gender** | **Male** | 118 | 59 |
| | **Female** | 82 | 41 |
| **Age** | **Below 20** | 24 | 12 |
| | **21-30** | 50 | 25 |
| | **31-40** | 94 | 47 |
| | **41-50** | 32 | 16 |
| **Education** | **Higher Secondary** | 42 | 21 |
| | **Graduate** | 114 | 57 |
| | **Post graduate** | 24 | 12 |
| | **Professional** | 20 | 10 |
| **Marital Status** | **Married** | 154 | 77 |
| | **Unmarried** | 46 | 23 |
| **Occupation** | **Unemployed** | 78 | 39 |
| | **Employed** | 122 | 61 |
| **Annual Income** | **Below ₹. 200000** | 54 | 27 |
| | **₹. 200000 - ₹. 500000** | 108 | 54 |
| | **Above ₹. 500000** | 38 | 19 |

From the above table it is showed 59 per cent respondents are males and only 41 per cent are females. Age is an important influencing factor in operating bank transactions, similarly the factors viz., education, occupation to some extent, decides the usage of banks services. From the study, it was seen that majority 47 per cent of the respondents were from the middle age category (31-40), followed by 25 per cent of the respondents in the age group of 21-30, 16 per cent of the respondents were under the age group of 41 - 50 and 12 per cent of the respondents in the age group below 20. 57 per cent of the respondents are graduates, 21 per cent of the respondents have studied up to Higher secondary, 12 per cent of the respondents were postgraduates and remaining 10 per cent of the respondents are professionals like engineers and lawyers, etc. 77 per cent of the respondents were married and the remaining 23 per cent of the respondents single. Occupation is a predominant factor that reveals the customer social class, life style and willingness to buy and ability to buy because occupation provides the income which influences the purchases and services. Among the 200 respondents 61 per cent of the respondents are employed and the remaining 39 per cent of the respondents are unemployed. we know that occupation and income are interrelated, i.e., customers who earn less may take into account the price or next time services or customers who earn more, may not bother about the high priced services. It is observed that 54 per cent of the respondents belong to the income level of below . 2 lakh – 5 lakh, 27 per cent of the respondents come under the income level of below .2 lakh and remaining 19 per cent of the respondents are earning above .5 lakh.

**TABLE 2**

**CLASSIFICATION ON THE BASIS OF BANK DEPOSIT SCHEMES**

| PARTICULARS | | NO. OF RESPONDENTS | PERCENTAGE |
|---|---|---|---|
| Kinds of deposits | Savings | 76 | 38 |
| | Current | 22 | 11 |
| | Recurring deposit | 62 | 31 |
| | Fixed deposit | 40 | 20 |
| No. of years' experience in holding account | 1 - 2 | 26 | 13 |
| | 2 - 4 | 68 | 34 |
| | 4 - 6 | 72 | 36 |
| | 6 - 8 | 34 | 17 |
| Reasons for preferring deposit schemes | Better service | 34 | 17 |
| | High Interest | 76 | 38 |
| | Near to house or work | 54 | 27 |



Source: primary data

Table 2 exposes about the respondents on the basis of kinds of deposits maintaining in bank, number of years of having transactions with two banks and satisfaction related to deposit schemes. Out of 200 respondents have savings account of 38 per cent, 31 per cent of the respondents have recurring deposit account, 20 per cent of the respondents have fixed deposits and 11 per cent of the respondents have current account. It is inferred that 36 per cent of the respondents have 4-6 years of experience with the same bank, followed by 2-4 years of bank transaction experiences as assigned by 34 per cent, 17 per cent of the respondents experience of 6 - 8years of experience while a minimal 13 per cent of the respondents have experience of 1- 2. However, choosing a particular bank and its service schemes depends on the psychological factors like preferences, perception about schemes offered, influence of media, relatives, colleagues as well as mindset of the people. Our research effort estimates that the interest rates offered by banks 38 per cent, near to house or work place 27 per cent, better services of the bank 17 per cent and modern technology 13 per cent were majority of customer preference factors for choosing particular deposit schemes. Specific attention is paid to know about opinion on interest rates on deposits and 48 per cent of the respondents opined that it was moderate, nevertheless 28 per cent of the respondents' opinions were favorable to bank interest rates 24 per cent of the customers opined that it was low. Ultimately 71 per cent of the bank customers were satisfied on overall satisfaction on bank deposits schemes resulted positively and 29 per cent of the respondents are not satisfied.

**TABLE 3**

**CLASSIFICATION ON THE BASIS OF BANK LOAN AVAILED**

| Particulars | | No. Of Respondents | Percentage |
|---|---|---|---|
| Loan availed | Yes | 156 | 78 |
| | No | 44 | 22 |
| Kinds Of Loan | Personal loan | 32 | 16 |
| | Home loan | 44 | 22 |
| | Business loan | 26 | 13 |
| | Education loan | 12 | 6 |
| | Vehicle loan | 48 | 24 |

| | | | |
|---|---|---|---|
| | Gold loan | 38 | 19 |
| Opinion About Interest Rates On Loan Availed | Low | 48 | 24 |
| | Moderate | 94 | 47 |
| | High | 58 | 29 |
| Loan Processing Time | Very slow | 44 | 22 |
| | Very Fast | 156 | 78 |
| Reason For Preferred Particular Bank For Availing Loans | Low interest | 12 | 6 |
| | Less process fee | 56 | 28 |
| | Speed processing | 64 | 32 |
| | Advice given by bankers | 32 | 16 |
| | Recommendation from friends | 36 | 18 |
| Opinion About Over-All Satisfaction Level Of Bank Loan Service | Highly satisfied | 18 | 9 |
| | satisfied | 84 | 42 |
| | Dissatisfied | 66 | 33 |
| | Highly dissatisfied | 32 | 16 |

Source: Primary data

Table 3 displays the customer preferences and their satisfaction with respect to bank loans availability. It is measured through customers' opinion about interest rates, loan processing time, reason for preferring particular banks services and overall satisfaction. Out of 200 respondents, 78 per cent of the respondents are availed loans and 22 per cent of the respondents are not availed loan.24 per cent of the respondents are availed vehicle loans, 22 per cent availed home loans, followed by 19 percent availed gold loans, followed by 16 per cent availed personal loan,13 per cent availed business loan. A meager number of respondents availed educational loans. Questions were posed to get opinion about interest rates on availed bank loans, in that majority of the respondents 47 per cent opined that interest rates on bank loans are moderate, 29 per cent of the respondents opined that high and low interest rate was responded by 24 per cent. It indicates that there were chances that customers had no clear idea about interest rates while availing bank loans, lack of knowledge about exact interest, late payment fine or charges, etc. When opinion was asked about processing time of loan, majority of the respondents discoursed that bankers' time taken to process the loan requested is reasonable and acceptable. 78 per cent of respondents opined that loan processing period is very quick and remaining 22 per cent response supports loan processing time is very slow. Customers' pleasure highly depends on many factors of the quality and quantitative services of the banks while our empirical survey results are more supportive of five factors, i.e., 32 per cent of the respondents are attracted by speed processing by banks, 28 per cent of the respondents selected for less process fee, 18 per cent of the respondents are selected due to recommendation from friends,16 per cent of them preferred particular banking services due to good services assistance provided by banking employees and 6 per cent of respondents preferred for low interest rates. Finally when we come to know about bank loan availed by customers were asked for the overall satisfaction, majority of them were satisfied with the current bank services 42 per cent, followed by 33 per cent of the people who were dissatisfied due to penalties, fears of threatening, interest rate

confusion, hidden charges and 16 per cent of the respondents were highly dissatisfied and disordered with interest rate charges, hidden cost, unknown deduction, and only 9 per cent of the respondents are highly satisfied. Hence, the bankers should treat customer issues in a solvable manner, then only any bank can retain the customer for a long term else there may be chances of customer switchovers and loss of profitable customers. Further, chi square test is used. Table 4 shows the annual income and the level of satisfaction on banking services.



Null Hypothesis : There is no association between annual income and level of satisfaction on banking services of customers

**TABLE 4**

**CHI-SQUARE TEST FOR ASSOCIATION BETWEEN ANNUAL INCOME AND LEVEL OF SATISFACTION ON BANKING SERVICES**

| Annual Income (In ₹.) | Level of Satisfaction | | | Total | Chi-Square | P Value |
|---|---|---|---|---|---|---|
| | Low | Moderate | High | | | |
| Below ₹. 200000 | 20 (37.0%) [35.7%] | 25 (46.3%) [27.5%] | 9 (16.7%) [17.0%] | 54 | 12.555 | 0.005** |
| ₹. 200000 - ₹. 500000 | 30 (27.7%) [53.6] | 51 (47.2%) [56.0] | 27 (25.0%) [50.9] | 108 | | |
| Above ₹. 500000 | 6 (15.8%) [10.7%] | 15 (39.5%) [16.5%] | 17 (44.7%) [32.1%] | 38 | | |
| Total | 56 | 91 | 53 | 200 | | |

Note: 1. the value within ( ) refers to Row Percentage, The value within [ ] refers to Column Percentage, ** Denotes significant at 1% level

Since p value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence concluded that there is association between monthly income and level of satisfaction on banking services of customers. Based on the row percentage, annual income of below . 200000, 37.2 per cent customers are low level of satisfaction, 46.3 per cent are moderate level of satisfaction and 16.7 per cent are high level of satisfaction. The annual of income above . 500000, 15.8 per cent are low level of satisfaction, 39.5 per cent are moderate level of satisfaction and 44.7 per cent are high level of satisfaction. Hence annual income of below . 200000 customer's are low level of satisfaction and above . 500000 income of customers are high level of satisfaction.

**FINDINGS**

1. Most of the customers were male. Majority of the customers were in the age group of 31 -40 years. Most of the customers were under graduates. Most of the customers were married. Most of the customers were employed. Most of the customers have annual income of . 200000 – . 500000.

2. Majority of the customers hold savings account in a bank. Majority of the respondents have 4-6 years of experience with the same bank. Most of respondents choose deposit schemes for interest rates offered by banks. Majority of the respondents opined that interest rate on deposits is moderate. Most of the customers were satisfied on overall satisfaction on bank deposits schemes.

3. Most of the respondents were availed loans .Majority of the respondents are availed vehicle loans. Majority of the respondents opined that interest rates on bank loans are moderate. Most of the respondents opined that loan processing time is very quick .Majority of the respondents are attracted by speed processing for loan is the reason choosing the bank. Majority of the respondents were satisfied with the loan services.

## SUGGESTIONS

1. The banks must provide more advertisements almost their banking services then only it reaches customers fast.
2. The banks must provide regular updates of their new banking services to customers.
3. Bankers should take maximum efforts to teach the customers by offering on line training instead of handing out instruction manuals.
4. Customers assume the bank prospect in order to know the bank procedure.

## CONCLUSION

Currently, due to increase in competition, customer satisfaction is considered to be the most important thing in banking industry. So, the bankers are in the situation to suitable to the information technology to change the way of service to fascinate customers and increase their satisfaction level. Finally, if they want to sustain customers on a long-term basis, bankers should work towards hundred per cent customer satisfaction that automatically fosters customer happiness. The banking business originate standing on the supports of customer's satisfaction it is pertinent that policy makers and branch manager think over the problem on priority base.

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# A STUDY ON CONSUMER PERCEPTION TOWARDS ONLINE SHOPPING IN TIRUCHIRAPPALLI CITY

**Dr. A. ANSAR ALI**
Assistant Professor of Commerce, Jamal Mohamed College (Autonomous),
Affiliated to Bharathidasan University, Tiruchirappalli- 20, Tamil Nadu, India



## ABSTRACT

*Over the last decade, internet has changed the way people buy and sell goods and services. Online retail or e-commerce is transforming the shopping experience of customers. The sector has seen unprecedented growth. Especially in the last five years in India. The adoption of technology is enabling the e-commerce sector to be more reachable and efficient. Devices like smart phones, tablets and technologies like 3G, 4G, Wi-Fi and high speed broadband is helping to increase the number of online customers. Banks and other players in e-commerce ecosystem are providing a secured online platform to pay effortlessly via payment gateways. The home grown players have shown tremendous growth and attracted some big investors. The entry of global companies like Amazon and Alibaba has taken the competition to a new level. e-tailers are differentiating themselves by providing innovative service offerings like one-day delivery, 30-day replacement warranty, cash on delivery, cash back offers, mobile wallets, etc. The supply chain has improved significantly and e-tailers are even leveraging on the services of Indian Post for greater reach across the country.*

***Keywords:*** *Consumer, Perception, Online Shopping.*

## Introduction

Online shopping has been growing very fast. Realizing the advantages and benefits of online shopping, more and more peoples are entering the online shopping. Online shopping is a form of electronic commerce which allows consumers to directly buy goods or services from a seller over the Internet using a web browser. Consumers find a product of interest by visiting the website of the retailer directly or by searching among alternative vendors using a shopping search engine, which displays the same products availability and pricing at different e-retailers. Customers can shop online using a range of different computers and devices, including desktop computer, laptops, tablet computers and smartphones. Customer use the internet not only to buy the product online, but also to compare prices, product features and after sales service facilities they will receive if they purchase the product from a particular store. Many experts are

optimistic about the prospect of online business. Everyone has a taste of his/her own and it is the taste that attracts people to do online shopping. It could be, looking for - low priced products, great discounts, attractive offers, speed delivery, safety of personal information, good payment system and wide selection of products, to study online reviews by other online shoppers, product quality, facilities in regard to return of goods, more experience, fun and for many other personal reasons. Most people are attracted to online shopping because of low prices / better deals than in a retail store, among other reasons. Shoppers today are tending to shop online more and more often than ever before. Instead of having to wait in checkout lines or maneuver around a crowded shopping center, people prefer to shop from the comfort of their own home. With online companies aiming to attract customers to their websites, the entire exercise of shopping online is becoming easier and more convenient day by day.

**Importance of the Study**

- In recent years, online shopping has become very popular. The growth of technology has made these as a part and parcel of everyday lifestyle.
- With the modern and busy lifestyle of the people, they prefer to internet shopping over physical shopping as it save time, energy and also gives varied option for any product.
- With the growth of new technologies and internet services people are today able to buy and sell anything in a matter of minutes.

**Literature Review**

For the survey of existing literature, the research paper published in Journal, Reference books, Internet, Government report etc were referred. The observation and findings presented in this section are based on this literature review.

**Money Today (Magazine) (2015)** produced an article which describes about the risk involved in online shopping and various suggestion to overcome it. The risk associated with the e-shopping are lack of tangibility, dubious websites, refund blues and faulty delivery. The suggestions are buying from trusted website, check the website privacy policy, refund policy, use cash on delivery option and many others.

**Banu et al, (2014)** says that online shopping have a good future in India because Indian consumers are doing more online shopping. The study found that people purchased items at least in six month and they participated in online shopping and very interested in online shopping.

**Statement of the Problem**

Online marketing has gained a lot of importance in present marketing conditions. But along with its vital growth the number of scamps, fraudulent practices and cheating also increased. Such cheating activities had created fear in the minds of customers and also an adverse impact in the attitude of consumers towards online purchase. The problem area of this survey is consumer's perception and attitudes towards online shopping will determine the factor that influence customers to shop online and those factors will help the marketers to formulate their strategies towards online marketing.

**Objectives of the Study**

1. To identified the popularity of online shopping among consumers.
2. To understand the consumer awareness and perception about the products and service provided on internet.

**Mode of Data Collection**

The researcher has collected the data both through both primary and secondary data

**Primary Data - Questionnaire** is used as a primary medium of data collection. An orderly structured questionnaire was distributed among the respondents to collect the primary data which included various types of questions on their online shopping activities and their opinions.

**Secondary Data** - The relevant concept of the study was collected from various websites, online research paper, books, journals and articles from online new portals.

**Research Methodology**

**Research Design**

Research design is the blue print of the study. A research design is a logical and systematic planning and it helps directing a piece of research.

Design is the heart of the research. The success of the project is based on the structure, construction and accuracy of the design. The constitution of the design are as follows:

**Sample Size**

Sample size chosen for the data collection is 60 respondents in Tiruchirappalli.

**Sampling Method**

Simple random sampling method has been used for sample selection purpose which covered around 80 respondents.

**Limitations of the Study**

1. The study has been limited to only consumers and does not cover the whole population of the selected region.



2. Due to time constraint the number of respondents was limited to 60.
3. The study was based on a schedule of questions.

**Analysis and Discussion**

**Table No.1**
**Demographic Profile**

| S. No. | Gender | Percentage | S. No. | Monthly Income | Percentage |
|---|---|---|---|---|---|
| 1. | Male | 66.7 | 1. | Below Rs.10000 | 30 |
| 2. | Female | 33.3 | 2. | Rs.10001-Rs.20000 | 40 |
| **S. No.** | **Age** | **Percentage** | 3. | Rs.20001-Rs.30000 | 30 |
| 1. | 18-25 | 48 | **S. No.** | **Marital Status** | **Percentage** |
| 2. | 26-33 | 32 | 1. | Married | 13.3 |
| 3. | 34-41 | 20 | 2. | Unmarried | 86.7 |
| **S. No.** | **Education Background** | **Percentage** | **S. No.** | **Occupation** | **Percentage** |
| 1. | Under Graduate | 46.7 | 1. | Student | 73.3 |
| 2. | Post Graduate | 22.3 | 2. | Profession | 12.2 |
| 3. | Diploma | 15 | 3. | Self employed | 7.3 |
| 4. | Others | 16 | 4. | Service Business | 7.2 |
| **S. No.** | **Family Type** | **Percentage** | **S. No.** | **Preferring the Online Shopping** | **Percentage** |
| 1. | Nuclear | 40 | 1. | Yes | 73.3 |
| 2. | Joint | 60 | 2. | No | 26.7 |

**Source: Primary Data**

**Inference**

The above table shows that 66.7% of respondents are Male, Out of 60 respondents, 48% belongs to 18-25 age groups, 46.7% of the respondents are Under Graduates, 73.3% of the respondents are Students, Majority of the respondents earn monthly income of Rs.10001-Rs.20000 with 40%, 86.7% of the respondents are Unmarried, 60% of the respondents are with joint family and 73.3% of the respondents prefer the online shopping.

**Table No.3**
**Goods Purchased On Online Shopping**

| Goods Purchased | Percentage |
|---|---|
| Books and Stationeries | 6.7 |
| Electronics | 36.7 |
| Jewellery | 6.6 |
| Clothes and footwear | 26.7 |
| Health and beauty items | 13.3 |
| House holds | 3.3 |
| Others | 6.7 |

**Source: Primary Data**

**Inference**

The above table shows the various goods purchased on online shopping.6.7% of the respondents purchased Books and Stationaries and 36.7% of the respondents purchased Electronics. 6.6% of the respondents purchased Jewellery and 26.7% of the respondents purchased Clothes and footwear. 13.3% of the respondents purchased Health and beauty items, 3.3% of the respondents purchased Households and 6.7% of the respondents purchased other goods.

**Table No.4**
**Opinion on Online Packaging**

| Opinion about Packaging | Percentage |
|---|---|
| Highly satisfied | 13.3 |
| Satisfied | 63.4 |
| Neutral | 20 |
| Dissatisfied | 3.3 |
| Highly dissatisfied | 0 |

**Source: Primary Data**

**Inference**

The above table shows the respondents opinion on online packaging. 63.4% of the respondents said that the online packaging was highly satisfied and 20%of the respondents said that the online packaging was Satisfied.13.3% of the respondents said that the online packaging was Neutral and 3.3% of the respondents said that the online packaging was dissatisfied.

**Table No.5**
**Opinion about Quality in Online Shopping**

| Opinion about Quality | Percentage |
|---|---|
| Highly satisfied | 6.7 |
| Satisfied | 60 |
| Neutral | 30 |
| Dissatisfied | 3.3 |
| Highly dissatisfied | 0 |

**Source: Primary Data**

**Inference**

The above table shows the respondents opinion about quality on online packaging. 60% of the respondents said that they are satisfied with the quality and 30% of the people are neutral. 6.7% of the respondents are highly satisfied with the quality and 3.3% of the respondents dissatisfied.



**Suggestions**

1. One the major drawbacks that the respondents have felt are no proper returning policy to the product.
2. After getting opinion from the respondent if the above said problem occurs, then they should be guided in a proper way to return the product.
3. This will create a good website reputation and repurchasing power of the respondents.
4. The respondents face major problems on theft of credit card information, and lack of security on online payments.
5. Implementing precautionary steps to solve these problems shall create consumer confidence on online shopping.
6. Online shopping follows international market standards and do not know about the local market standard.
7. This will helps to increase consumer buying pattern and help the vendors to increase the sale.

**Scope for Further Research**

The present study focuses on identifying the customer perception towards online Shopping in Tiruchirappalli City. It can be further extended to have a comparative study of the customers residing in different geographic areas.

Conclusion

Online shopping is becoming more popular day by day with the increase in the usage of World Wide Web known as www. Understanding customer's need for online selling has become challenge for marketers. Specially understanding the consumer's attitudes towards online shopping , making improvement in the factors that influence consumers to shop online and working on factors that affect consumers to shop online will help marketers to gain the competitive edge over others In conclusion, having access to online shopping has truly revolutionized and influenced our society as a whole. This use of technology has opened new doors and opportunities that enable for a more convenient lifestyle today.

Variety, quick service and reduced prices were three significant ways in which online

shopping influenced people from all over the world. However, this concept of online shopping led to the possibilities of fraud and privacy conflicts. Unfortunately, it has shown that it is possible for criminals to manipulate the system and access personal information. Luckily, today with the latest features of technology, measures are being taken in order to stop hackers and criminals from inappropriately accessing private databases. Through privacy and security policies, website designers are doing their best to put an end to this unethical practice. By doing so, society will continue to depend up on online shopping, which will allow it to remain a tremendous success in the future.

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# CONSUMER SATISFACTION TOWARDS HIMALAYA PRODUCTS

**Dr. P. ANWAR BASHA**
Assistant professor of Commerce, Jamal Mohamed College (Autonomous),
(Affiliated to Bharathidasan University), Tiruchirappalli – 20



**Abstract**

*Marketing requires co-coordinating, planning, implementation of campaigns and employs with the appropriate skills to ensure marketing success. Marketing objectives, goals and targets have to be monitored and met, competitor strategies analyzed, anticipated and exceeded. Consumer consumes things for daily use; they also consume and buy these products according to their needs, preferences and buying power. Customer is influenced by their attitude towards the product and therefore marketers need to implement strategies and tactics frequently in order to achieve more consumers. The data has been collected from 100 consumers in Thanjore district by applying convenient sampling technique. Statistical tools such as percentage analysis, chi-square analysis have been used to analyses the data.*

**Keywords: Himalaya product, Customer satisfaction, Customer preferences etc.**

## Introduction

Marketing requires co-ordination planning, implementation of campaigns and employees with the appropriate skills to ensure marketing success. Marketing objectives, goals and targets have to be monitored and meet, competitor strategies analyzed, anticipated and exceeded. Through effective use of market and marketing research an organization should be able to identify the needs and wants of the customer and try to deliver benefits that will enhance or add to the customer lifestyle, what at the same time ensuring that the satisfaction of these needs results in a healthy turnover for the organization.

A customer is the recipient of goods, services and product or idea obtains from a seller, vendor or supplier for the monetary or other valuable consideration.

## Customer satisfaction:

It is a term frequently used in marketing. It is a measure how and services supplied by a company meet or surpass customer expected customer satisfaction is defined as the "number of customer percentage of total customers, whose exported experience with a firm, its products, or services exceed specified satisfaction is seen as a key differentiator and increasingly has become a key element of business strategy within organization, customer satisfaction rating can have powerful effects. They focus employees on the importance of

fulfilling customer's expectations furthermore, when these ratings dip, they warn of problems that can affect sales and profitability. Therefore, it is essential for business to effectively manage customer satisfaction.



**Importance of the study**

The customer enables the markets to make predictions about the customer's reaction in the new product, price changes, promotional campaign and their needs and wants causing awareness.

The investigation throws lies on the satisfaction of Himalaya products users. An attempt has been made by the researcher to know the consumer preference upon us regarding brand, price, product, advertisement and satisfaction etc.

Knowledge of consumers, thus gives market a competitive edge in farming their respondents to the market and it encourages them to promote the surface of market events.

**Statement of the Problem**

Consumers are the masters of their money and they have an enormous influence on the economic market change becomes they possess the ability to implement and saving in the purchase decision. Customer is influenced by their attitude towards the product on therefore, marketers need to product to implement their strategies and tactics frequently in order to achieve more consumers. Satisfaction and accurate target in finding out what customers are aware off and there that turns attitude and there by offering products according to this needs will help the industry stake holders to enrich their customer experience and accelerate growth of the market. The process that turns marketing plans into marketing actions in order to fulfill strategies marketing objectives it is called marketing plan but most of the markets are still challenged by the marketing.

**Objectives of the Study**

1. To ascertain customer requirements of the Himalaya skin care products
2. To ascertain the customers satisfaction level for Himalaya skin care products
3. To identify the problem faced by the respondents while using Himalaya product.
4. To analyze the customer opinion and satisfaction with specific reference to Himalaya
5. To identify the factor influencing the satisfaction towards Himalaya product

**Scope of the Study**

The present study will be helpful in understanding the consumer attitude of the different state people in the Indian society especially in type city Thanjore towards skin care cosmetic products. The classification of the different state of the people in area wise, gender

wise, age wise, income wise, etc. the study will also be helpful in analyzing the customer attitude towards the different factors identify after the focus group discussion for the future studies by the researchers and academicians.



It will also help in studying the effect of cosmetics purchase of the study the specifically among the segment under consideration The study of customer's satisfaction to Himalaya product in Thanjore town is an attempt to get an insight in to the attitude and satisfaction of Himalaya products users

**Review of Literature**

**Dr. Rajandran. KVR** (2019) , The main objective of this research was to check the Consumer buying behaviour towards the purchasing of Himalaya product. The sample was collected from 40 consumers. Simple random technique was used in this research. The tool used to analyse the data were variable from this research the result really showed that there is no relationship between buying behaviour towards the purchasing of Himalaya product among the consumer.

**Saravanakumar and santhosh kumar Bojan (2018) "**A Study on Female Customer Satisfaction on Hair Oil and Beauty Cream with Special Reference to Himalaya Products in Coimbatore District" they viewed that Fast-Moving Customer Goods (FMCG) is products that are sold quickly and at relatively low cost. Customer perception is typically affected by advertising, reviews, public relations, social media, personal experiences and other channels. Himalaya products are one of the great competitors of FMCG products in the market. Customer satisfaction is derived when he compares the actual performance of the product with the performance he expected out of the usage.

**Sekar and Ramya (2017) "**A Study On Consumer Preference And Satisfaction Towards Himalaya Ayurvedic Products In Coimbatore City" viewed that to identify the customers' preference and satisfaction towards Himalaya products and to investigate the influence of product dimensions on customer satisfaction and customer loyalty as well as to understand the Himalaya effect of the product. In today's life Himalaya is treated as an important ayurvedic product and now a day's consumers are aware in purchasing ayurvedic products. So the study consumer preference towards Himalaya Ayurvedic Products may offer a great potential to the market**.**

**Research methodology:**

**Data collection:**

The data collection during the project comprises:

1. Primary data 2. Secondary data

**Sample design**



Random sampling technique is applied according to convenience of researcher.

**Sample size:**

The sample size chosen for collections is 100 respondents converting in Tanjore city.

**Tools for analysis:**

The following are the tools applied on the respondents given by the respondents to analyze and derive the result.

Chi-square analysis

**Limitations of the study:**

The study suffers from the following limitation

1. Sample size is limited due to the limited period of study

2. The consumers have been approached with the questionnaire among the huge Himalaya products

3. The results of the study will be based on the response given by sample respondents

Getting accurate response due to their inherent problems is difficult. They may be partial or refuse to co-operate

**Analysis and Discussions**

**TABLE No. 1**
**Gender wise classification**

| Gender | No. of respondents | Percentage |
|---|---|---|
| Male | 48 | 48% |
| Female | 52 | 52% |
| **Total** | **100** | **100** |

*Source: primary data*

The primary table shows that 52% of the respondents are female and 48% of the respondents are male. The majority of the respondents are female 58%

**TABLE No. 2**
**Age wise classification**

| Age | No. of respondents | Percentage |
|---|---|---|
| Below 18 years | 10 | 10% |
| 20-30 years | 38 | 38% |
| 30-45 years | 32 | 32% |
| Above 45 years | 20 | 20% |
| **Total** | **100** | **100%** |

*Source: Primary data*

The above table show that 10% of respondents are in below 18 age category, 38 % of the respondents are belongs to 20-30 age category, 32 % of respondents are belongs to 30-45 age category and 20 % of the respondents are belongs to above 45 age category.

Thus majority of the respondents are belongs to the age group of 20-30 Age group category

**TABLE No. 3**
**Occupation of the respondents**

| Occupation | No. of respondents | Percentage |
|---|---|---|
| Government employee | 18 | 18% |
| Private employee | 32 | 32% |
| Business | 20 | 20% |
| Professional | 30 | 30% |
| **Total** | **100** | **100%** |

*Source: primary data*

The above table shows the occupational status of the respondents. The table brings out 20% of the respondents are doing business, 18% of the respondents are doing government employee, 30% of the respondents are doing professional.

Thus, maximum numbers of respondents are 32% are private business

**TABLE No.4**
**Monthly income**

| Monthly income | No. of. respondents | Percentage |
|---|---|---|
| Below Rs.20,000 | 40 | 40% |
| Rs.20,000 - 30,000 | 30 | 30% |
| Rs.30,000 - 40,000 | 19 | 19% |
| Above Rs.40,000 | 11 | 11% |
| **Total** | **100** | **100%** |

*Source: primary data*

The above table shows the monthly income of the respondents. 40% of the respondents are getting income of below 20,000, 30% of the respondents are getting income of Rs. 20,000 to Rs.30,000, 19% of the respondents are getting income of above Rs.40,000

Thus, the majority 40% of the respondents are from the monthly income of below Rs.20, 000

**TABLE No.5**
**Place of purchase**

| Place | No. of respondents | Percentage |
|---|---|---|
| Medical shop | 28 | 28% |
| Super market | 32 | 32% |
| Departmental store | 10 | 10% |

| | | |
|---|---|---|
| Shopping mall | 30 | 30% |
| **Total** | **100** | **100%** |

*Source: primary data*



The above table shows the place of purchase of the products. 28% of the respondents are buying in medical shop, 32% of the respondents are buying in super market, 10% of the respondents are buying in departmental store and 30% of the respondents are buying in shopping mall.

Thus, the majority 32% of the respondents are buying in super market

**TABLE No.6**
**Advertising media**

| Media | No. of respondents | Percentage |
|---|---|---|
| Television | 32 | 32% |
| Magazines | 33 | 33% |
| Newspaper | 21 | 21% |
| Others | 14 | 14% |
| **Total** | **100** | **100%** |

Source: primary data

The above table shows the Advertising media motivate to select the specific brand of herbal products .32% of the respondents are attracting through television, 33% of the respondents are attracting through magazines, 21% of the respondents are attracting through newspaper and 14% of the respondents are attracting through others forms of media.

Thus, the majority 33% of the respondents are attract through magazines

**Chi-square test between place of purchase and occupation**

Analysis between place of purchase and occupation of the respondents: Null hypothesis (H0):

There is no significant relationship between place of purchase and occupation level of respondents)

Alternative Hypothesis (Ha): There is a significant relationship between place of purchase and occupation level of the respondents.

**TABLE No.7**
**Observed frequency**

| Occupations | Place of purchase | | | | |
|---|---|---|---|---|---|
| | Medical Shop | Super Market | Departmental Store | Shopping Mall | Total |
| Government Employee | 8 | 10 | 6 | 6 | 30 |
| Private Employee | 7 | 6 | 1 | 6 | 20 |
| Business | 7 | 12 | 2 | 11 | 32 |
| Professional | 6 | 4 | 1 | 7 | 18 |
| **Total** | **28** | **32** | **10** | **30** | **100** |

**TABLE No.8**
**Expected frequency**

| Occupations | Place of purchase | | | |
|---|---|---|---|---|
| | Medical Shop | Super Market | Departmental Store | Shopping Mall |
| Government Employee | 8.4 | 9.6 | 3 | 9 |
| Private Employee | 5.6 | 6.4 | 2 | 6 |
| Business | 8.96 | 10.24 | 3.2 | 9.6 |
| Professional | 5.04 | 5.76 | 1.8 | 5.4 |

$X2=\Sigma (O-E)^2 /E$

Degree of freedom ($x^2$) = (r-1) (c-1)

= (4-1) (4-1)

=3 x 3

=9

For $x^2 = 4$; $x^2 (0.05) = 7.845$

The calculated value (7.845) we less than the table value of significant and degree of freedom is 9. Therefore, the null hypothesis is accepted and there is no significant difference between to buy product and occupation.

**Chi-square test between Monthly income and advertising media**

Analysis between price level and satisfaction of Himalaya products

Null hypothesis (H0): There is no significant difference between Monthly income and advertising media of the respondents

Alternative hypothesis (Ha): There is a significant difference between monthly incomeand advertising media of the respondents.

**TABLE No. 9**
**Observed frequency**

| Monthly income | Advertising media | | | | |
|---|---|---|---|---|---|
| | Television | Magazines | Newspapers | Others | Total |
| Below Rs.20,000 | 10 | 20 | 6 | 4 | 40 |
| Rs.20,000- 30,000 | 10 | 7 | 8 | 5 | 30 |
| Rs.30,000- 40,000 | 10 | 3 | 3 | 3 | 19 |
| Above Rs.40,000 | 2 | 3 | 4 | 2 | 11 |
| **Total** | **32** | **33** | **21** | **14** | **100** |

**TABLE No.10**
**Expected frequency**

| Monthly income | Advertising media | | | |
|---|---|---|---|---|
| | Television | Magazines | Newspapers | Others |
| Below Rs.20,000 | 12.8 | 13.2 | 8.4 | 5.6 |

| | | | | |
|---|---|---|---|---|
| Rs.20,000- 30,000 | 9.6 | 9.9 | 6.3 | 4.2 |
| Rs.30,000- 40,000 | 6.08 | 6.27 | 3.99 | 2.66 |
| Above Rs.40,000 | 3.52 | 3.63 | 2.31 | 1.54 |



$X^2=\Sigma (O-E)^2 /E$

Degree of freedom ($x^2$) = (r-1) (c-1)

= (4-1) (4-1)

=3 x 3

= 9

For $x^2 = 4$; $x^2$ (0.05) = 58.616

The calculated value (58.616) is greater than the table value (16.92) at the level of significant and degree of freedom is 9. Therefore, the null hypothesis is rejected and there is a significant between the income and advertising media.

**FINDINGS**

- Majority (52%) of the respondents are female.
- Majority (38%) of the respondents are belonged to the age group of 30- 45
- Majority (32%) of the respondents are in business.
- Majority (40%) of the respondents from the monthly income of below Rs20000
- Majority (32%) of the respondents purchases from Super market
- Majority (33%) of the respondents are influenced by Magazines

Majority (40%) of the respondents are using the influence of Advertisement

**Suggestions**

- ❖ Customers are always price conscious. Therefore the marketers must give more importance to the price of their brand.
- ❖ Many customers are attracted through price discount and advertisement of the product so advertisement must be made for varieties of the product which had been in their brand.
- ❖ To know the product which was needed by the customer but they don't about the product which is also available in the brand.
- ❖ Brand awareness should be created within the country as more. Company should fix reasonable price in order to attract the lower income people.
- ❖ Sales promotion activities like discount or gift offer flour cent performs should be adopted in Himalaya product to increase the sales as more.

**Conclusion**

This study concerned with analysis of "Consumer satisfaction towards Himalaya products in Thanjore Town". In a survey method of study conducted among 100 sample respondents in order to analyses the customer satisfaction towards quality, price and quantity consumption of Himalaya product. Many of them consume the Himalaya product because of its an herbal product und also it has good y, Ii gives good results to the users, because each of the Himalaya we researched railed by the research and development centre of Himalaya Company All people known about Himalaya product but price discount must be said that in Television then varieties of product but more than customer are known about the baby skin care. So the producer should understand what is exactly expected from him by the consumers it facilitates to increase its sale as much.

**Scope for Further Research**

1. The present study concentrated only on customer satisfaction towards Himalaya products in Thanjore city only. This study may be extending to the other major cities in Tamil Nadu.
2. A comparative study on brand preference and customer satisfaction of Himalaya products may be studied in future research work. A comparative study on brand loyalty of Himalaya products between urban customers and rural may be studied in future research work.

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# TRANSFORMATION FROM GREEN CONSUMERISM TO GREEN CITIZENSHIP – AN EXPLORATORY STUDY WITH RESPECT TO CONSUMERS IN TRICHY CITY



**Dr. A. SOPHIA ALPHONSE**
Assistant Professor of Commerce, Jamal Mohamed College (Autonomous)
(Affiliated to Bharathidasan University), Tiruchirappalli -20

***Abstract***

*Consumers are aware of the environmental changes and its impact on the usage of their products and services. Our planet has finite resources; so our consumers should change from green consumers to green citizenship. Every business man should bring about changes in their products after considering the changes in the behavior of their consumers. Both the Central and State Governments are giving a lot of importance to environmental issues. Steps are taken to prevent environmental pollution. Green citizenship refers to the breadth of environmental behaviors; individuals navigate and can engage in during common, everyday life patterns that span both the private and public sphere. Reframing of environmental programs from consumerism towards citizenship, may prove challenging. Therefore this study is undertaken to identify the unique characteristics of green citizen as compared to green consumer and the intrinsic satisfaction derived from those practices.*

***Keywords:*** **Green Citizenship, Green Consumerism, Aspiration to change, Intrinsic Satisfaction.**

## Introduction

Changes in individual behavior are very essential to bring about a positive societal transition. Our planet has finite resources; therefore our consumers need to change from "green consumers" towards "green citizenship". It has become inevitable for every business men to bring about changes in their products, after taking into consideration the changes in the behavior of their consumers. These days the consumers are more aware of the environmental changes and its impact on the usage of their products and services. The Public Sector Units and State Governments are now giving a lot of importance to environmental issues like global warming, pollution and water contamination. They have started taking steps to prevent environmental pollution. Consumers in the developing countries were the top scorers with regard to green attitude, as revealed by a recent survey conducted by National Geographic Society and international polling firm, Globescan. Consumers in India, Russia and the United States showed the largest increase in environmentally sustainable behavior. **(Howe et al., 2010)**.

**Review of Literature**

Green citizenship refers to the breadth of environmental behaviors, individuals navigate and can engage in during common, everyday life patterns that span both the private and public sphere. Although pro-environmental individuals, identified through their green consumer behavior, have been described with respect to personality traits **(Markowitz et al. 2012)** demographics **(Davidson and Freudenburg 1996; Thogersen and Olander 2006)**, and sociological constructs **(Cialdini 2003)**, only limited research has examined the notion of green citizenship **(De Young 1996; Guckian et al.2017; Hamilton et al.2017)**.

Green citizen behavior may move beyond the realm of green consumerism through the act of sharing resources, which is a common practice throughout human history, but has become less common in the modern industrial age. Resource sharing refers to the act of sharing skill, service or items with others. The idea of sharing economy has grown recently, due to technological advancements. It has made co-ordination of shared goods and services easy through online platforms **(Hamari, Sjoklint and Ukkonen 2015)**.

Some researchers suggest that sharing economy is an inherently more sustainable market-based system, since it reduces consumption by encouraging collaborative management of resources instead of individual ownership and use **(Heinrichs 2013)**.

Within cities, the sharing economy is argued to lead to increased community engagement and connectedness **(Harmaala 2015)**. Some researchers believe that the sharing economy has been appropriated by the corporate sector, where it has been reframed as a commercial opportunity instead of an opportunity for creating a sustainable society **(Martin 2016)**. However green citizenship is concerned with determining the extent to which individuals are motivated to share resources as a means of addressing environmental problems and responding to limits to growth.

Therefore the aforementioned literature suggests that green citizens need to be motivated to engage in the reuse and source reduction of materials, the sharing of resources, and community-based participation in green initiatives. Green citizenship behavior includes those within both the public and private domain. Private consumption actions might include those that encourage reduced consumption (e.g., frugality, resource sharing) and public behavior might include participation in community programming.

**Objectives of the study**

- To explore the personal profile of the respondents residing in Tiruchirappalli town.

- To determine the extent of awareness and practices of the respondents with respect to the dimensions of green citizenship, green consumerism, aspiration to change, behavior moderation and intrinsic satisfaction.
- To find out the influence of the demographic variables on Intrinsic Satisfaction of the respondents.
- To explore the direction of relationship between intrinsic satisfaction and dimensions of Green Citizenship.
- To suggest suitable measures for exposing the behavior of Green Citizenship in the society so as to protect the environment for future generation.

**Research Methodology**

**Research Design:** The research design adopted for this study is Explorative in nature. An attempt is being made to have a better understanding of the problem, and the necessity for creating awareness about it and to undergo a change.

**Sources of data:** Primary data is collected from the respondents through questionnaire using Likert's five point scale. Secondary data is collected from websites, journals and magazines.

**Sampling Design and Size:** Convenience sampling technique is applied in this study. Representative sample is selected on the basis of their availability or easy access. The sample size chosen for data collection is 50 respondents residing in Trichy city.

**Hypotheses framed**

- The demographic characteristics namely age, education, occupation and monthly income significantly influence the intrinsic satisfaction of the respondents.
- There exist a significant relationship the independent variables and intrinsic satisfaction of the respondents.

**Limitations of the study**

- The geographical scope of the study is limited to Tiruchirappalli city.
- The study covers only limited number of respondents.
- Time constraint for answering the questionnaire by the respondents and chances for biased responses are also the other limitations of the study.

**Discussion and Findings**

**Demographic Frequency of the Respondents**



The demographic frequencies of the respondents taken up for the study are shown in following table no.1

**Table No. 1 Demographic Frequency of the Respondents**

| Variables | Description | Bank of Maharashtra | |
|---|---|---|---|
| | | Frequency | % |
| Age | Below 25 years | 12 | 24 |
| | 26-35 years | 14 | 28 |
| | 36-45 years | 14 | 28 |
| | 46-55 years | 9 | 18 |
| | Above 55 years | 1 | 2 |
| | **Total** | **50** | **100** |
| Gender | Male | 32 | 64 |
| | Female | 18 | 36 |
| | **Total** | **50** | **100** |
| Marital status | Married | 28 | 56 |
| | Unmarried | 22 | 44 |
| | **Total** | **50** | **100** |
| Qualification | School | 6 | 12 |
| | Graduate | 19 | 38 |
| | Post Graduate | 20 | 40 |
| | Professional | 3 | 6 |
| | Others | 2 | 4 |
| | **Total** | **50** | **100** |
| Occupation | Agriculture | 1 | 2 |
| | Business | 8 | 16 |
| | Profession | 9 | 18 |
| | Private employee | 15 | 30 |
| | Govt. employee | 4 | 8 |
| | Housewife | 9 | 18 |
| | Students | 4 | 8 |
| | **Total** | **50** | **100** |
| Income | Less than Rs.10000 | 10 | 20 |
| | Rs.10000-Rs.20000 | 15 | 30 |
| | Rs.20000-Rs.30000 | 19 | 38 |
| | Rs.30000-Rs.40000 | 4 | 8 |
| | Above Rs.40000 | 2 | 4 |
| | **Total** | **50** | **100** |

Out of the total of 50 respondents taken up for the study from Trichy town, an equal number of 28 per cent of them are from the age group of 26-35 years and 36-45years, a maximum of 64 per cent are male, a major portion of 56 per cent are married, a majority of 40 per cent are post graduates, a large portion of 30 per cent of respondents are employees from private sector and 38 per cent from the income bracket of Rs.20,000 to Rs.30,000.

**Descriptive Statistics on the extent of awareness of the respondents on the Dimensions determining Transformation to Green Citizenship**

The mean and standard deviation values with respect to the awareness of the respondents on the dimensions determining transformation to Green Citizenship are shown in the following table no.2.

**Table No.2 Descriptive Statistics on Dimensions determining Transformation to Green Citizenship**

| S.No. | Dimensions | Mean | S.D. |
|---|---|---|---|
| 1 | Awareness of Green Citizenship | 4.3200 | 0.97813 |
| 2 | Awareness of Green Consumerism | 3.9800 | 0.80247 |
| 3 | Aspiration to change | 4.6000 | 0.62843 |
| 4 | Behavior Moderation | 4.3600 | 0.72934 |
| 5 | Intrinsic Satisfaction | 4.1200 | 0.75407 |

***Awareness of Green Citizenship :*** The views of the respondents regarding this dimension reveals that the respondents have stated frequently and very frequently with regard to the factors determining green citizenship. The views expressed by the respondents are also consistent as the standard deviation is at a low level of 0.98.

***Awareness of Green Consumerism :*** With respect to this dimension, it could be seen that the mean value of the respondents lie between "frequently" and "neutral" range. The views of the respondents are relatively more consistent as the standard deviation is 0.802.

***Aspiration to change :*** This dimension deals with the factors namely need to bring change in lifestyle, protection of environment for future generation, influence of personal decisions on environment and hope for future is decided by present actions. As revealed by the mean value (4.60) most of the respondents have stated "to a very great deal" with respect

to this dimension. The consistency in the views expressed is also higher as the standard deviation is only 0.628.

***Behavior Moderation***: This is a vital dimension which influences transformation to green citizenship. It deals with factors like examining priorities frequently, concern for neighbor and vitality to bring changes in life style. Most of the respondents have also stated "to a very great deal" with respect to this dimension (Mean value = 4.36). The consistency in the views expressed is also higher as the standard deviation is 0.729.



***Intrinsic Satisfaction:*** This dimension refers to the inner and natural satisfaction an individual enjoys as a result of change in behavior. It includes ability to be good at things that have to be done, ability to discover and do new things, ability to meet life's challenges and knowledge of finishing a task. "To a very great deal" had been the response of most of the respondents as revealed by mean value (4.12). The opinion of the respondents also differs from their mean value only to the extent of 0.754 which is revealed by the standard deviation value.

**Impact of Age, Education, Occupation & Monthly Income on overall opinion on Intrinsic Satisfaction of the respondents.**

One-way Analysis of Variance (ANOVA) is carried out to determine whether the demographic variables namely Age, Educational Qualification, Monthly Income & Experience have a significant influence on Intrinsic Satisfaction of the respondents.

**Table No. 3 Impact of Age, Education, Occupation & Monthly Income**

**on the Intrinsic Satisfaction of the Respondents**

| Dimensions | Opinion on Intrinsic Satisfaction | |
|---|---|---|
| | Value of F | Significant Value |
| Age | 2.098 | 0.041* |
| Education | 0.452 | 0.010** |
| Occupation | 0.419 | 0.794 |
| Monthly Income | 1.826 | 0.030* |

*** Significance @ 5% level **Significance @ 1% level**

Age is significant in determining the intrinsic satisfaction (F-Value 2.098; <0.05), Education is significant in determining the intrinsic satisfaction (F-Value 0.452; p<0.01) and Monthly Income is also significant in determining the intrinsic satisfaction of the respondents. (F-Value 1.902 ; p<0.05).

However Occupation is not significant in determining the intrinsic satisfaction of the respondents (F-value 0.419; p>0.05).

**Pearson Correlation between Independent Variables and Dependent Variables**



To explore the direction of relationship between independent variables and intrinsic satisfaction, Karl Pearson's correlation measure is applied and shown in Table No.4

**Table No.4 Correlation between Independent Variables and**

**Intrinsic Satisfaction of the Respondents**

| Dimensions | Intrinsic Satisfaction | S @5% level |
|---|---|---|
| Awareness of Green Citizenship | **0.421** | **S** |
| Awareness of Green Consumerism | **0.397** | **S** |
| Aspiration to change | **0.311** | **S** |
| Behavior Moderation | **0.428** | **S** |

S = Correlation is significant at 0.05 level(2-tailed)

Table 4 clearly exhibits that there is a significant positive relationship between the independent variables and intrinsic satisfaction. The result does not show any negative relationship.

**Inferences of the Study**

- Out of the total of 50 respondents taken up for the study from Trichy town, an equal number of 28 per cent of them are from the age group of 26-35 years and 36-45years and a maximum of 64 per cent are male members.
- A major portion of 56 per cent are married, a majority of 40 per cent are post graduates, a large portion of 30 per cent of respondents are employees from private sector and 38 per cent from the income bracket of Rs.20,000 to Rs.30,000.
- With regard to "awareness of Green Citizenship" is concerned, the values of mean lie between "frequently" and "very frequently". The views expressed by the respondents are also consistent as the standard deviation is at a low level of 0.98.
- With respect to the dimension, "awareness of Green Consumerism," it could be seen that the mean value of the respondents lie between "frequently" and "neutral" range. The views of the respondents are relatively more consistent as the standard deviation is 0.802.

- As far as the dimension "aspiration to change" is concerned, most of the respondents (mean 4.60) have stated "to a very great deal." The consistency in the views expressed is also higher as the standard deviation is only 0.628.
- With respect to the dimension "behavior moderation," the mean value was 4.36 and the consistency in the views expressed is also higher as the standard deviation is 0.729.
- The views of the respondents with regard to "intrinsic satisfaction" revealed that most of the respondents enjoyed it to a very great deal. (mean = 4.12)
- Age, education and monthly income are significant in determining intrinsic satisfaction of the respondents. (F-Value 1.902 ; $p<0.05$).
- There is a significant positive relationship between the independent variables namely awareness of green citizenship, awareness of green consumerism, aspiration to change, behavior moderation and intrinsic satisfaction. The result does not show any negative relationship.

**Suggestions of the Study**

- Consumers are aware of Green Products and green citizenship practices, but are not aware about green initiatives undertaken by various government and non-government agencies. Therefore effort should be taken by these organizations in this regard.

- Newspapers are a leading source of information for most of the respondents and should be utilized more for reaching out to the consumers regarding green products and practices.

- Marketing communication regarding green practices need to focus more on theme and message. Advertising appeals using green products and practices move emotions and result in persuasion.

- Constant and continuous communication from the environmentalist is required to make an impact and create a distinct practice.

**Conclusion and Scope for further Research**

The present study provides an initial profile of green citizenship. Green citizens are distinctly motivated by their concern and connection to nature and intrinsic satisfaction from the frugal use of resources. Future research can be undertaken to examine the characteristics of green citizens, how to more effectively motivate them and citizens action and reaction to protect the environment.

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# PROBLEMS AND PROSPECTS OF SBI HOME LOAN

**Dr. P. ARIVAZHAGAN**
Assistant Professor of Commerce, Jamal Mohamed College (Autonomous),
(Affiliated to Bharathidasan University), Tiruchirappalli – 20.



**Abstract**

*In a new economic policy and changes in the government financial policy, Indian banks are facing tough competitions. In order to survive the competition the banks have to improve satisfying customer needs than their competitors. In a competitive scenario customer is the king. The development of any concern in today's marketing scenario is highly customer centric. Satisfying the customer is normal however, with regard to home loan borrowers many criteria are involved such as, approving applications and providing customers with access to their fund quickly. State Bank of India has taken many steps to attract a new customer and retain the old customer with special reference to home loan. Where as in the customer side, there are many advantages and difficulties are faced by them. It is inevitable that the entire customer inevitably enjoy certain benefits such as, Appealing interest rates, Assistance in owning a home, no need of a guarantor, door to step services, flexible loan period and free accidental death insurance. This paper is aims at to identify various problems occurs at the time of taking home loan from State Bank of India and also assesses the awareness and satisfaction level of the customers.*

**Keywords: Home loan, Housing Finance Institutions, State Bank of India, Customer perception and satisfaction**

## Introduction

The basic needs of human being are food, clothes and shelter. Of these, housing is not only a basic need but it also provides a sustainable base for the up gradation of the economic status and quality of the life of people. The arithmetic progression of population and also the migration of people from rural areas to urban for employment have increased the housing demand day by day. After liberalization, privatization and globalization (LPG) policy acts, Indian banking industry has undergone remarkable changes. The banking industry has to face macro changes many of the banks have framed strategies to survive by concentrating on rapidly changing markets, new technology, solving trade union issues, foreign banks entry, economic destruction, bank regulations, and have also understood the realities of long term survival which depends on the satisfaction of customers' expectations. The banks also rarely

evaluate customer expectation. But well known MNC companies are continuously evaluate the consumers' mindset with the help of marketing consultants, educational institutions and then concentrate on fulfilling their requirements. India's home loan market growth stood at Rs 11.5 trillion as of March 2019, growing at CAGR of 16% over the last six years. Housing finance is a comparatively new concept in India comparing to other financial services that are widely available in the country since a long year back. However, the fast growth in housing and various housing activities have understandably led to the development of Indian housing finance market. As a result, a number of players have pushed into the market. The instability in interest rates in India has affected borrowers of all types of loans.

**Need for the Study**

Now a day, customer satisfaction plays a major role in all parts of the services. This research work is used to predict the over-all customer satisfaction with banking services with help of home loan services, and how personal demographic factors influence the home loans offered by SBI bank. An assessment was made to understand the relationship between various demographic factors of customer and customer satisfaction over the SBI home loan process, management and customer services. This study also focuss on the specific problem and prospective available in the SBI home loan. This study also focuses on the problem and prospective of SBI home loan on customer overall satisfaction regarding the SBI home loan. This study helps to identify the customers' overall satisfaction of SBI home loan services.

**Review of Literature**

**Prof. Rekha D. M1, Gangamma S. E (2019),** his study analyses the Housing being one of the three fundamental needs of life dependably stays in the top needs of any individual, society and economy. As a person, an individual needs his own space and protection, which can be given by the responsibility for house. The house is the basic need of the general public. Home gives a stage to the family and the family is the most significant social establishment, which leaves its engraving on a person for entire life. In this way lodging merits critical consideration with regards to creating approaches and systems for human advancement.

**Mrs. S Dharchana (2019)** his paper states, a person always keeps the first basic need as to own a house. Housing is also accepted as a key sector of the national economy which measures the standard of living and economic condition of the country. This study takes into account the choice of the customer, reasons, problems and knowledge about house loan.

**Suman Kannoujia, (2016)** his study focuses the housing finance is a relatively new concept in India comparing to other financial services that are widely available in the country since a long year back. However, the speedy development in housing and various housing activities have understandably led to the growth of Indian housing finance market. This paper is an attempt to identify various problems occurs at the time of taking home loan from Housing Finance Institution and also assesses the awareness and perception level of the customers. Home Loan providers should continue to address the huge potential in the industry and would maintain their focus on the individual loan segment.

**Statement of Problem**

Home loan is not only a profit giving business but a brilliant answer to those who are finding ways to acquire a house without down paying a large amount of money. SBI has a huge market share and a large customer base yet emerging competitors offering home loans at lower rates of interests and other facilities are attracting majority of the customers. There is cut throat competition to SBI which makes it essential for it to understand the needs and expectations of its customers in order to retain them. Hence the researcher has undertaken study on the problems and prospects towards home loans offered by State Bank of India. It is also to know the impact of problem and prospects of home loan on customer satisfaction over the home loan process, management and customer services are analyzed.

**Objective of the Study**

1. To analyze the impact of Problem attributes of SBI home loan on Customer satisfaction over the loan process, Management and customer services.
2. To analyze the impact of Prospective attributes of SBI home loan on Customer satisfaction over loan process, Management and customer services.
3. To understand the direct and indirect relationship of problem and prospects of SBI home loan with customer overall satisfaction over the loan process.

**Research Methodology**

The Present study has been conducted on the bais of primary data and was descriptive in nature. Primary data obtained by interacting with various customers of home loan borrowers of SBI, getting the questionnaires filled by them. In this research, the questionnaire was formed as a direct and structured one. The questions were mostly close-ended questions. Open –ended questions has been used only for deriving suggestions from the respondent. **Sampling Technique**: A non-probability Convenience sampling method was used to recruit the sample for the study. **Sample Unit:** Borrowers of home loan in the State Bank of India in

Tiruchirappalli are taken up as sample unit of the study. **Sample Area:** The study was carried out among the urban population of in Tiruchirappali District. **Sample Size:** The sample size for this study was set at 585 home loan borrowers of State Bank of India at Tiruchirappalli District. **Tools for Analysis:** Simple percentage, ANOVA, Multiple Regression, Chi-Square test.



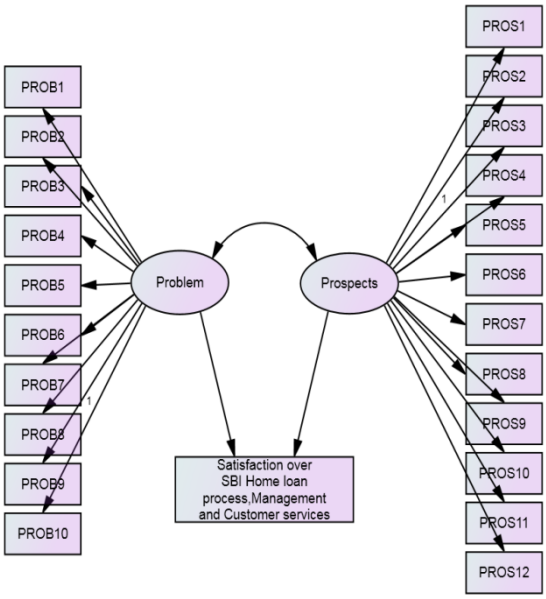
**Scope of the Study**

A study on problem and prospects of SBI home loan was undertaken in Tiruchirppalli District. The purpose of this study is to analyze the impact of various problem and prospects associate with SBI home loan on the customer overall satisfaction over the loan process, management and customer services. The study was conducted in the Tiruchirppalli District. The sample respondents are home loan borrowers of SBI at Tiruchrappalli District. The researcher will cover the customer opinion on SBI home loan which will be helpful for further development and growth of home loan services of SBI in Tiruchirppalli.

**Limitations of the Study**

The study was carried out to understand the problem and prospects faced by the home loan borrowers of SBI at Tiruchirappalli Disrict. This study contains the following limitations. The comparative research based upon amount of loan availed the customer of State Bank of India in Tiruchirappalli District. The research has done in the State Bank of India in Tiruchirappalli District; the results may or may not be applicable for other public sector banks. The study has done in the Tiruchirapalli District it may vary from other areas. Due to time and economic constraints of the researcher number of respondents has been limited to 585. The suggestions are not constant, because it is given as per the sample respondents. The mindset of the customers will change day by day**.**

**Diagram No.1**
**Research model – Problem and prospects of SBI Home loan on customer satisfaction**




**Analysis and Discussions**

**Table No. 1**
**ANOVA Table for Satisfaction over the SBI by Gender**

| *Source* | *Sum of Squares* | *Df* | *Mean Square* | *F-Ratio* | *P-Value* |
|---|---|---|---|---|---|
| Between groups | 1.84776 | 1 | 1.84776 | 0.93 | 0.3356 |
| Within groups | 1159.72 | 583 | 1.98924 | | |
| Total (Corr.) | 1161.57 | 584 | | | |

***Source:*** *Primary Data*

The F-ratio, which in this case equals 0.928878, is a ratio of the between-group estimate to the within-group estimate. Since the P-value of the F-test is greater than or equal to 0.05, there is not a statistically significant difference between the mean Satisfactions score among Male and Female respondent over the SBI from one level of Gender to another at the 95.0% confidence level.

**Table No. 2**
**ANOVA Table for Satisfaction over the SBI by Age**

| *Source* | *Sum of Squares* | *Df* | *Mean Square* | *F-Ratio* | *P-Value* |
|---|---|---|---|---|---|
| Between groups | 50.791 | 2 | 25.3955 | 13.31 | 0.0000 |
| Within groups | 1110.78 | 582 | 1.90856 | | |
| Total (Corr.) | 1161.57 | 584 | | | |

***Source:*** *Primary Data*

The F-ratio, which in this case equals 13.3061, is a ratio of the between-group estimate to the within-group estimate. Since the P-value of the F-test is less than 0.05, there is a statistically significant difference between three level of respondent age group and the

mean Satisfactions over the SBI from one level of Age to another at the 95.0% confidence level.

**Table No.3**
**ANOVA Table for Satisfaction over the SBI by Education Level**



| *Source* | *Sum of Squares* | *Df* | *Mean Square* | *F-Ratio* | *P-Value* |
|---|---|---|---|---|---|
| Between groups | 6.4194 | 2 | 3.2097 | 1.62 | 0.1994 |
| Within groups | 1155.15 | 582 | 1.9848 | | |
| Total (Corr.) | 1161.57 | 584 | | | |

***Source:*** *Primary Data*

The F-ratio, which in this case equals 1.61714, is a ratio of the between-group estimate to the within-group estimate. Since the P-value of the F-test is greater than or equal to 0.05, there is not a statistically significant difference between the mean Satisfactions over the SBI from one level of Education Level to another at the 95.0% confidence level.

**Table No.4**
**ANOVA Table for Satisfaction over the SBI by Income**

| *Source* | *Sum of Squares* | *Df* | *Mean Square* | *F-Ratio* | *P-Value* |
|---|---|---|---|---|---|
| Between groups | 40.9298 | 2 | 20.4649 | 10.63 | 0.0000 |
| Within groups | 1120.64 | 582 | 1.9255 | | |
| Total (Corr.) | 1161.57 | 584 | | | |

***Source:*** *Primary Data*

The F-ratio, which in this case equals 10.6283, is a ratio of the between-group estimate to the within-group estimate. Since the P-value of the F-test is less than 0.05, there is a statistically significant difference between the mean Satisfactions over the SBI from one level of Income to another at the 95.0% confidence level.

**Table No.5**
**Tests of Normality shows the significant of Type of Home Loan availed and Overall customer Satisfaction**

| Test | Chi Square | Prob>Chi Sq |
|---|---|---|
| Likelihood Ratio | 495.470 | <.0001* |
| Pearson | 462.373 | <.0001* |
| N 585, Df 12 | -LogLike | RSquare (U) |
| | 247.73504 | 0.2774 |

***Source:*** *Primary Data*

The P value o(<.000) df 12, chi-square test clearly indicate that the two variables such as the overall customer satisfaction over the SBI Home Loan process, Management and services and Purpose of loan availed are significantly related and it is further interpreted to know the component of which customer are satisfied.

**Table No. 6**
**Contingency Table on Amount of Loan Availed and Type of Home Loan Availed in SBI**

| Count<br>Total %<br>Col %<br>Row % | Up to Rs. 15.00 lac | Rs.15.00 lac to 30.00 lac | Rs.30.00 lac and above | Total |
|---|---|---|---|---|
| **Construction** | 126<br>21.54<br>65.97<br>49.03 | 71<br>12.14<br>32.27<br>27.63 | 60<br>10.26<br>34.48<br>23.35 | 257<br>43.93 |
| **Purchase** | 36<br>6.15<br>18.85<br>30.77 | 44<br>7.52<br>20.00<br>37.61 | 37<br>6.32<br>21.26<br>31.62 | 117<br>20.00 |
| **Conversion Loan** | 29<br>4.96<br>15.18<br>30.85 | 35<br>5.98<br>15.91<br>37.23 | 30<br>5.13<br>17.24<br>31.91 | 94<br>16.07 |
| **Renovation** | 0<br>0.00<br>0.00<br>0.00 | 70<br>11.97<br>31.82<br>59.83 | 47<br>8.03<br>27.01<br>40.17 | 117<br>20.00 |
| **Total** | 191<br>32.65 | 220<br>37.61 | 174<br>29.74 | 585 |

***Source:*** *Primary Data*

Since the Chi-square value 123.356 and the P value o <.000)f clearly indicate that the two variables such as the Nature of Home loan utilization and amount of loan availed from SBI is Much better than other are significant relationship between them. It is further to do a correspondent analysis to know the type of loan availed and satisfaction level.

**Table No.7**
**Result of Model summary of multiple regression analysis (customer loan amount below Rs.15 lacks)**

R-squared = 3.52831 percent
R-squared (adjusted for d.f.) = 0 percent
Standard Error of Est. = 1.38665
Mean absolute error = 1.20149
Durbin-Watson statistic = 0.956374 (P=0.0000)
Lag 1 residual autocorrelation = 0.515986

**Table No.8**
**Standardized Multiple Regression value (customer loan amount below Rs.15 lakhs)**

| ***Parameter*** | ***Estimate*** | ***Standard Error*** | ***T Statistic*** | ***P-Value*** |
|---|---|---|---|---|
| CONSTANT | 3.24539 | 0.69494 | 4.67002 | 0.0000 |
| PROB1 | 0.0496202 | 0.213057 | 0.232897 | 0.8161 |
| PROB2 | 0.0596588 | 0.163924 | 0.363941 | 0.7163 |
| PROB3 | -0.198587 | 0.277542 | -0.715521 | 0.4752 |

| | | | | |
|---|---|---|---|---|
| PROB4 | 0.0476784 | 0.194432 | 0.245218 | 0.8066 |
| PROB5 | 0.0956588 | 0.252926 | 0.378208 | 0.7057 |
| PROB6 | -0.19535 | 0.174517 | -1.11937 | 0.2645 |
| PROB7 | -0.0729703 | 0.181782 | -0.401417 | 0.6886 |
| **PROB8** | **0.340944** | **0.170235** | **2.00279** | **0.0467** |
| PROB9 | -0.283115 | 0.261041 | -1.08456 | 0.2796 |
| PROB10 | 0.165095 | 0.284999 | 0.579282 | 0.5631 |

There is a significant impact of Problem variables namely PROB8" penalty for late payment" on customer satisfaction over the home loan process, management and service.

In determining whether the model can be simplified, notice that the highest P-value on the independent variables is 0.8161, belonging to D.PROB1. Since the P-value is greater or equal to 0.05, that term is not statistically significant at the 95.0% or higher confidence level. Consequently, you should consider removing D.PROB1 from the model.

**Findings**

1. Highest numbers (72%) of respondent are male and remaining 28 percent are female respondent.
2. 40 percent of the respondents are belongs to the age group between 35 – 50 years. 35.89 percent of respondent who are in the age group of 50 and above are participated in the study.
3. Majority of 78.97 percent of sample respondent are married and 21.02 percent are unmarried.
4. 45.13 percent of respondent are attained their education level up to graduates.
5. 52.65 percent of respondent are in a Joint family and majority of the respondent are in a joint family setup.
6. one way ANOVA shows that there is not a statistically significant difference between the mean Satisfaction over the SBI from one level of Education Level to another at the 95.0% confidence level
7. There is a statistically significant difference between the mean Satisfactions over the SBI from one level of Income to another at the 95.0% confidence level.
8. The Problem attributes of SBI home loan such as PROB2 "undisclosed charges" and PROB3 "lack of transparency" has significantly create a impact on customer satisfaction over the home loan process, management and services for those customer availed a home loan 15 lack to 30 lack
9. It is found that the prospect variables such as, PROS1 PROS3 PROS4 PROS5 PROS7 PROS8 PROS12 has significantly create impact on customer satisfaction over bank the home loan process, management and customer loan services of customer who availed loan of below Rs.15 lack

**Suggestions**

The bank has to conduct awareness programs to educate the customers about loan products and customer support services to make awareness about the EMI & Tax benefits they get out

of loan they borrowed and prepayment penalty charges services in frequent intervals in different area. The bank has to provide a check list method about documents required for processing the loan in order to identify financial strength & ability to repay the loan. The future growth of the SBI home loan is depends upon its qualitative service to the customers. At this juncture, the banks should evaluate their home loan services and identify their distinction from others especially with private banks. Changing customer needs and uncertain economic conditions in are exerting pressure on SBI home loan while testing their ability to survive. The only way to succeed in the mega home loan market is the formulation of differentiated service to different customer segments.

**Conclusion**

To concluded, it is noted that SBI home loan services are lacking in certain area. It is important for bank side to inform to their customer about the status of loan application process, informing customer about the loan repayment period, installment due and interest for the month etc. The officials of SBI has taken an appropriate steps to inform their home loan borrowers about the various home loan related services to its customer periodically. This will help the SBI to retain their customer for long period and attract more number of customers towards SBI in the Competitive environment.

**Future Scope of the Study**

Based on the finding and suggestion of this present study, the scope of further research is highlighted hereunder.

- Future research should consider in analyze the problems of default home loan borrowers in SBI
- In this way, it may be possible for researcher to compare the home loan borrower's satisfaction between public sector bank and private sector bank.
- Future research may consider examining the research gap between homes loan borrowers expectation and actual with regard to home loan services.
- It is further deeply studied in the way that the research is to make a comparative study of satisfaction of the borrowers from the selected banks.

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# A STUDY ON FACTORS AFFECTS THE TAKING OF HEALTH INSURANCE PRODUCTS WITH SPECIAL REFERENCE TO TIRUCHIRAPPALLI DISTRICT

**Dr. S. MOHAMMED SAFI**
Assistant Professor of Commerce, Jamal Mohamed College (Autonomous),
(Affiliated to Bharathidasan University), Tiruchirappalli -20



## ABSTRACT

*Health insurance is popularly known as Medical Insurance or Mediclaim. It is a kind of agreement made between a person and an insurance company. It protects us against any financial constraints arising on account of a medical emergency. Health insurance is a relatively recent form of insurance. It sometimes includes disability and long term medical needs. In Mediclaim you pay a premium and in return the insurer commits to pay a prearranged sum of money to meet the claims. Health insurance is new in Indian context and is slowly catching up with the consumers. It may be provided through a government-sponsored social insurance program or from private insurance companies.*

***Keywords: Health Insurance, Premium, Medical Insurance, Claim***

## Introduction

Today medical expenses often exceed the cost of housing. A health insurer may be a corporation, a social institution, or a government agency. Health insurance can be market-based, socialized, or mixed, but in most countries is some form of mixture. There are many types of health insurance plans. Some are high-deductible plans that insure one only against major expenses; these are the least expensive, but require that the insured pays a substantial amount toward medical expenses before the insurance begins to pay. Others are complete managed care programs that cover every visit to a physician and all medications. Health insurance plans can be for individuals, families, or groups. People want to live long, healthy lives, but the cost of insuring for the ever-increasing number and variety of medical treatments available is higher than what many people and societies can afford. This creates a moral and social challenge to reduce medical costs or find more ways for people to obtain health insurance.

## Review of Literature

**Anitha (2015),** in her paper on Emerging Health Insurance in India: An Overview, narrated that privatization of health insurance will divert scarce resources away from the pool,

escalate health costs, allow cream skimming and adverse selection. According to this view, private health insurance largely neglects the social aspect of health protection.



**Krishnekumaar & Meenakshisundram (2016),** stated that claims settlement by TPA was not momentous in case of self-insurance as there was only partial coverage and the balance was borne by the insured person himself. The senior citizens with their dependents in group insurance contributed to higher copayment. The Individuals who lack in bargaining powers were unaware of the insurance market resulting domination of the settlements by TPA. In case of group insurance, claims settlement by TPA was not significant at all the as group consisted of corporate and large business houses who dominantly dictated the claims. In private insurance the involvement of TPA's in claims settlement was significant as there were more rejections in claims by insurers in order to maintain their solvency margin.

**Kumar & Sohal (2018)** focused on need of significant reforms to reduce out of pocket expenditure and some prospective & retrospective payment methods. The objective of an effective health care system is not only making the provisions for health care delivery but also defend the people from disastrous health expenditure by implementing proper financing system for health care. Many people in the world face financial ruin and insolvency due to out of pocket health care payments in every year. The total health care demand will not decrease due to rising health care prices. In such circumstances many households may not be able to use health care services and proper advice from the professional leading to self-medication which may results into the drug confrontation.

**Need of the Study**

In this era of increasing medical inflation, healthcare expenses are going beyond our affordability. It is far from being prudent to depend on our own savings to pay out medical expenses. Even though, many of us possess group health covers that are either individual or family floater policies provided by their employers, these plans are not all-inclusive and the benefits often fall short of actual needs. This is why a standalone health plan is the need of the hour for us and our families. Most working professionals rely on the insurance policies provided by their employers. However, in this day and age, job security is not a given macroeconomic factors may result in layoffs on a large scale and consequently, remove the possibility of coverage by employers. Ever since the private players have entered into Indian insurance sector, the industry went from strength to strength and policyholders gained a number of benefits. They want high cover, less premium, best claim settlement, no loading, and extreme fast claim settlement, maternity and high-end benefits. But sadly, such "dream"

products do not exist in real-world. One has to understand that these health insurance products are highly complex and their premium pricing and features are linked to various parameters.



**Statement of the Problem**

In a country like India, most people are not conscious of a health insurance policy and its benefits. Mostly, the employee section takes an insurance policy because the employer provides extra benefits. The richer section and professional section buy a health insurance policy. But the majority of middle class considers insurance as a burden on their pocket and feels that it will be difficult for them to pay a fixed premium at regular intervals. Even sometimes the psychology is that they are immune to major diseases, and any uncertainty would not happen to them. Uncertainty can happen in anyone's life, anytime. When it happens, the person who doesn't have an insurance policy has to face the real trouble. The amount of public fund that India invests in health care is very small compared to other emerging economies. With 6% of GDP expenditure on Healthcare, India ranks among the bottom five countries with the lowest public health spending globally.

**Scope of the study**

This study concentrates on factors responsible for not taking of private health insurance products in the study area of Tiruchirappalli district. It classifies the problem factors into Personal, Institutional, Product and Agent Factors. It exhibits the association and relationship between these factors with demographic profile of the respondents. It also shows the impact of these factors on future decision about the taking of health insurance products.

**Objectives of the study**

1. To identify the factors affects the taking of private health insurance products
2. To reveal the relationship between different adverse factors
3. To know the impact of adverse factors on future decision of taking health insurance products.

**Hypotheses of the study**

**1.** Adverse factors of taking health insurance associated with demographic profile of respondents
2. Adverse factors have a significant relationship with health problems of respondents and their parents.
3. Adverse factors are differs among the respondents inrespect of their Educational level, Age Groups, Income Groups and Area of Residence.

**Research Design**

This research study is descriptive in nature and examine the factors reponsible for deny in taking private health insurance products. It also tries to exhibit the association, relationship and variations between problem factors and demographic profile.



**Collection of Data**

**Primary Data**

The primary data for the study were collected by the researcher through structured questionnaire from the respondents who don't have health insurance policy. Primary data had been collected from different locations of Tiruchirappalli District by means of structured questionnaire. The sample size is 214. Convenient sampling has been conducted.

**Secondary Data**

The researcher collected information from various sources such as Articles in Financial Newspapers, Investment Magazines, Business Magazines, and Experts opinion published in various print media, Journals, Books, Reports and data available in internet through various websites.

**Limitations of the study**

The study suffers from the following limitations:

This study on health insurance restricted to Tiruchirappalli District only. The opinion of respondents, who don't have private health insurance products were only taken into consideration. Social Government sponsored health insurance and employee group insurance are not considered for this study. It takes only the common factors of Personal, Institutional, Product and Agent Factors and not individual financial commitments and specific problems.

**Results of Analysis and Discussion**

**Table No. 1Demographics of the Respondents**

| **Demographics** | **Respondents (214 Nos.)** | **Percentage (100%)** |
|---|---|---|
| **Age** | | |
| Less than 18 years | 20 | .93 |
| 19 to 30 years | 99 | 46.26 |
| 31 to 40 years | 57 | 26.64 |
| 41 to 50 years | 36 | 16.82 |
| Above 51 years | 20 | 9.35 |
| **Gender** | | |
| Male | 154 | 71.96 |

| | | |
|---|---|---|
| Female | 60 | 28.04 |
| **Marital Status** | | |
| Married | 132 | 61.68 |
| Unmarried | 82 | 38.32 |
| **Educational Qualification** | | |
| No education | 1 | .47 |
| Schooling | 2 | .93 |
| Diploma | 5 | 2.34 |
| Under graduate | 23 | 10.75 |
| Post Graduate | 129 | 60.28 |
| Professional | 47 | 21.96 |
| Others | 7 | 3.27 |
| **Occupation** | | |
| Employee | 93 | 43.46 |
| Professional | 53 | 24.77 |
| Business | 45 | 21.03 |
| Agriculturist | 1 | .47 |
| Home Maker | 7 | 3.27 |
| Others | 15 | 7.01 |
| **Family Size** | | |
| 1 to 4 members | 73 | 34.11 |
| 5 to 7 members | 132 | 61.68 |
| Above 7 members | 9 | 4.21 |
| **Economic Status** | | |
| Below Rs.10000 | 11 | 5.14 |
| Rs.10001 to 20000 | 55 | 25.70 |
| Rs.20001 to 30000 | 42 | 19.63 |
| Rs.30001 to 40000 | 24 | 11.21 |
| Rs.40001 to Rs.50000 | 19 | 8.88 |
| Above Rs.50000 | 63 | 29.44 |

`It is observed from the table that majority (46.26%) of the respondents belong to the age between 19 to 30 years. It is clear that majorities (71.96%) of the respondents are male and 28.04% of the respondents are female. It's evident that most (61.68%) of the respondents are married and 38.32% of the respondents are unmarried. Most of the respondents are Post Graduates. It is understood that maximum (43.46%) of the respondents are employed in public / private limited companies.

**Category in factors affects the taking of Health Insurance Products and level of Awareness**

| **Factors** | **Awareness** | **Category in taking Health Insurance** | | **Results** |
|---|---|---|---|---|
| | | **User (142 Nos.)** | **Non-User (72 Nos.)** | |
| Demographic | Highly | 72 | 22 | 1.530 |
| | Average | 59 | 28 | |
| | Somewhat | 10 | 17 | |
| | Not Aware | 1 | 5 | |

| | | | | |
|---|---|---|---|---|
| Medical History/ Health Problems | Highly | 30 | 8 | $\chi^2$ : 6.835 |
| | Average | 50 | 20 | |
| | Somewhat | 36 | 23 | |
| | Not Aware | 22 | 18 | |
| | Highly Not aware | 4 | 3 | |
| Education /Age/ Income | Highly | 30 | 8 | $\chi^2$ : 17.273 |
| | Average | 51 | 12 | |
| | Somewhat | 28 | 28 | |
| | Not Aware | 27 | 20 | |
| | Highly Not aware | 6 | 4 | |
| Dependency | Highly | 32 | 6 | $\chi^2$ : 8.566 |
| | Average | 40 | 19 | |
| | Somewhat | 32 | 21 | |
| | Not Aware | 27 | 21 | |
| | Highly Not aware | 11 | 5 | |

- The chi-square value is found to be greater (21.530) than the table value (7.815) at 5% level and hence, it is concluded that the "taking health insurance associated with demographic profile of respondents" are significantly associated and holds good. Hence, the null hypothesis is rejected.
- The chi-square value is found to be less (6.835) than the table value (9.488) at 5% level and hence, it is concluded that the "significant relationship with health problems of respondents and their parents." are not significantly associated and does not hold good. Hence, the null hypothesis is accepted.
- The chi-square value is found to be more (17.273) than the table value (9.488) at 5% level and hence, it is concluded that the "factors are differs among the respondents in respect of their Educational level, Age Groups, Income Groups and Area of Residence" are significantly associated and holds good. Hence, the null hypothesis is rejected.
- The chi-square value is found to be less (8.566) than the table value (9.488) at 5% level and hence, it is concluded that the "Category of the users and their level of awareness towards farmers should obtain Organic Certificate from accredited certifying agencies to do Organic farming" are not significantly associated and does not hold good. Hence, the null hypothesis is accepted.

**Findings**

- The growth Rate of health insurance schemes that public health insurance company has highest growth rate in recent years.
- The growth Rate of Premium of Health Insurance Company has highest growth rate.
- The growth Rate of health insurance schemes that public health insurance company has highest growth.
- Category of the users and their level of awareness towards farmers should obtain Organic Certificate from accredited certifying agencies to do Organic farming

**Suggestions**

- Encouraged by IRDA by providing subsidies to increase the level of premium
- Offer financial incentives of health insurance Policy holders.
- Liberal financial aid should be available to the growers in the form premium loans and other development loans
- Provide assistance for eliminating the risk of life towards the nominees.

**Conclusion**

Everyone should be protected by some form of health insurance. People are always weak to injury and health problems from their everyday activities. Whether it is an individual plan or employer- or government-sponsored coverage, having health insurance is better than not having it at all. Indian Health insurance sector or medical insurance sector has been growing, since the country's economic development. The reason why mediclaim insurance, has grown is that it ensures good medical care from reliable health care institutions. With numerous companies offering health insurance and with a variety of health insurance plans on the offer it's hard to decide which plan you should go for.

**Scope for further research**

Research on health insurance can be extended to other sectors. Inter Sectoral comparison can also be done as an extended research. The present study can also be conducted for the years to come. Within a sector, comparison can be made among different insurance operating in the large, medium and small scale segments.

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# A STUDY ON CUSTOMER SATISFACTION TOWARDS M - BANKING IN TIRUCHIRAPPALLI DISTRICT

**Dr. M. HABEEBUR RAHMAN**
Research Advisor & Assistant Professor, PG & Research Department of Commerce, Jamal Mohamed College (Autonomous) (Affiliated to Bharathidasan University), Tiruchirappalli, Tamilnadu, India.

**M.I. MOHAMED IBRAHIM**
Ph. D (Part-Time) Research Scholar, PG & Research Department of Commerce, Jamal Mohamed College (Autonomous), (Affiliated to Bharathidasan University), Tiruchirappalli, Tamilnadu, India

**ABSTRACT**

*This paper is justifies customer satisfaction towards mobile banking. Mobile banking is a service provided by a bank or other financial institution that allows its customers to conduct financial transactions remotely using a mobile device such as a mobile phone or tablet. It uses software, usually called an app, provided by the financial institution for the purpose. Mobile banking is usually available on a 24-hour basis. Some financial institutions have restrictions on which accounts may be accessed through mobile banking, as well as a limit on the amount that can be transacted. Transactions through mobile banking may include obtaining account balances and lists of latest transactions, electronic bill payments, and funds transfers between a customer's or another's accounts. Some apps also enable copies of statements to be downloaded and sometimes printed at the customer's premises and some banks charge a fee for mailing hardcopies of bank statements. Above all it helps customers of banks to ensure about the service sophistication*.

**KEYWORDS: Mobile banking, Customer satisfaction, Banks, Transactions, Sophistication**

## INTRODUCTION

Mobile banking is an application of mobile accessing which offers the customers with the support required to be able to bank anywhere, anytime using a mobile handheld gadget and a mobile facility such as Short Message Service (SMS). Mobile banking saves the time and energy of an individual from doing banking affairs like checking their balances, transferring money to another account. Online Banking helps give the customer's anytime access to their respective banks. Customers can check out their account details, get their bank statements, execute transactions like transferring money from one account to another and pay their bills sitting in the ease of their homes and offices. But the biggest drawback of Internet banking is the need of a Personal Computer with an Internet connection, but definitely a big obstacle if we contemplate most of the developing countries of Asia such as India. Mobile banking addresses this fundamental drawbacks of Internet Banking, as it reduces the customer need to just a mobile phone. Mobile usage has seen a tremendous growth in most of the Asian economies like India. The main motive of Mobile Banking scores over Internet Banking is that it sanctions 'Anywhere Anytime Banking is Available'. Customers do not require access to a computer terminal to access their respective bank accounts.

## REVIEW OF LITERATURE

**Mobile banking service quality and customer satisfaction:** In a study carried out by Amiri Aghdaie and Faghani [1], they applied the SERVQUAL model to identify the relationship between customer satisfaction and mobile banking services. Researchers examined that; reliability, empathy, responsiveness and tangibility are positively correlated with customer satisfaction whereas assurance has no relation. This study focused on the customer satisfaction and mobile banking service quality just as many previous studies. The study compared to other studies, applies the SERVQUAL model, which some other previous studies does not apply. But compared to the studies using the same model, this study supported all the SERVQUAL factors which were not supported by other studies. The study only focused on the factors of service quality and ignores other factors that may have influenced customer satisfaction. The study also ignored the expectations that may have been created by the introduction of mobile banking.

**Mobile banking and customer satisfaction:** The study of Hossain and Hossain [8] showed factors that have a bigger influence on the dependent variable and those factors that have less influence on the dependent variable. The results of the study will help banks put more emphasis on the most influential factors. This study adopted a simple random sampling method. The study showed that reliability and responsiveness are important determinants of customer satisfaction. It also revealed that the customers want the same service and quality every time they buy the service. Compared to other studies, this study is only confined to Bangladesh's mobile banking sector and does not really have an impact on the Keetmanshoop mobile banking sector. The researcher also failed to produce a better analysis of the relationship between service quality and customer loyalty; taking little emphasis on customer satisfaction although it's linked to loyalty.

## OBJECTIVES OF THE STUDY

1. To know the level of awareness about the mobile banking
2. To find the satisfactory and convenient of the users of mobile banking
3. To identify the source which influences the different sectors of consumer

## SCOPE OF THE STUDY

The digital elements are really a revolutionizing things, quite quickly and effectively. It becomes even more relevant to take a moment to contemplate the banking sector. The study is confined in Trichy city. Customer satisfaction measurement and awareness about mobile banking is the scope of this study. To find the other potential factors which influenced the behaviour of the customer.

## RESEARCH METHODOLOGY

Hypothesis: Null hypothesis (H0) There is no significance relation between family income group and perception regarding E-Banking. Research design: The research carried out here is explorative in nature because the data that is already available but mainly regarding the foreign markets. The study intended to conduct this research in the domestic market, which is India and specifically in Khammam district and hence data is needed regarding the consumers from this region specifically. Therefore, first hand research is carried out by exploring the consumer characteristics in this region specifically on a sample of around 200 people who have bank accounts in public sector or private sector banks. The data has been collected with the help of self-administered questionnaire. Judgmental sampling technique

has been used. The data so collected has been arranged in a tabular form. Keeping in view the objectives of the study, statistical technique ANOVA (One-way classification) test has been used for data analysis.

**Table No. – 1: Socio-economic profile of the respondents**



| Particulars | No. of respondents (n=50) | Percentage (100%) |
|---|---|---|
| **Age** | | |
| Below 30yrs | 16 | 32 |
| 31 to 40yrs | 22 | 44 |
| 41 to 50yrs | 08 | 16 |
| Above 50yrs | 04 | 08 |
| **Gender** | | |
| Male | 42 | 84 |
| Female | 08 | 16 |
| **Educational Qualification** | | |
| Below Hsc | 04 | 08 |
| Under Graduate | 16 | 32 |
| Post Graduate | 11 | 22 |
| Professional | 19 | 38 |
| **Occupational status** | | |
| Government | 02 | 04 |
| Private | 17 | 34 |
| Self Entrepreneur | 23 | 46 |
| Housewives & Students | 08 | 16 |
| **Monthly Income** | | |
| Below Rs.10000 | 06 | 12 |
| Rs.10001 to 20000 | 17 | 34 |
| Above Rs.20001 | 27 | 54 |

*Source: Primary data*

From the percentage analysis reveals that nearly half (44 per cent) of the respondents age group between 31 to 40years, 32per cent were below 30years, 16per cent were 41 to 50years and remaining 8per cent were above50years. Vast majority (84 per cent) of the respondents were male and remaining 16per centwere female. More than one third (38 per cent) of the respondents were professionals, 32per cent were under graduate, 22per cent were post graduate and remaining 8per cent were Below Hsc. Nearly half (46 per cent) of the respondents were self-entrepreneur, 34per cent were private, 16per cent were housewives & students and remaining 4per cent were government. More than half (54 per cent)of the respondents monthly income Rs.20001 and above, 34per cent were Rs.10001 to 20000 and remaining 12per cent were below Rs.10000.

**Table No. – 2: Level of satisfaction of the respondents**

| Particulars | No. of respondents (n=50) | Percentage (100%) |
|---|---|---|
| Low | 09 | 18 |
| High | 41 | 82 |

*Source: Primary data*

Majority (82 per cent) of the respondents were high level satisfaction about mobile banking services and remaining 18per cent were low level.

**Table No. – 3: Association between age of the respondents and their level of satisfaction towards mobile banking services**

| Age | Level of satisfaction | | | Statistical inference |
|---|---|---|---|---|
| | Low | High | Total | |
| Below 30yrs | 07 | 09 | 16 | $X^2$=9.712 Df=3 |
| 31 to 40yrs | 03 | 19 | 22 | |
| 41 to 50yrs | 01 | 07 | 08 | 0.012<0.05 Significant |
| Above 50yrs | 01 | 03 | 04 | |
| Total | 12 | 38 | 50 | |

**Research Hypothesis:** There is significant association between age of customers and their level of satisfaction towards mobile banking services

From the chi-square test indicates that there is significant association between age of customers and their level of satisfaction towards mobile banking services. Below 40yrs age group users are higher satisfaction when compared to other age group users. The calculated value is greater than table value (0.012<0.05). The research hypothesis is accepted.

**Table No. – 4: Difference between male and female customers and their levelof satisfaction towards mobile banking services**

| Level of satisfaction | n | Mean | S.D | Statistical inference |
|---|---|---|---|---|
| Male | 42 | 63.04 | 0.761 | t=13.584 0.003<0.05 Significant |
| Female | 08 | 46.18 | 0.987 | |

**Research Hypothesis:** There is significant difference between male and female customers and their level of satisfaction towards mobile banking services

From the ‘t’ test indicates that there is significant difference between male (63.04±0.761) and female (46.18±0.987) customers and their level of satisfaction towards mobile banking services. Male customers are higher satisfaction when compared to female. The calculated value is greater than table value (0.003<0.05). The research hypothesis is accepted.

## SUGGESTIONS AND CONCLUSION

In all other groups there is less acceptance of mobile banking. The perception of the consumer influenced by ease to use, usefulness of mobile banking, awareness related to mobile banking and interest to use. It will increase the reach of the consumer. More and more people are attracted towards mobile banking. Consumer can operate and perform the financial activities irrespective to time. Awareness of the consumer leads to the interest of the consumer to opt forthe services. Consumers are interested to use mobile banking services anytime but in some age group people have a fear of using mobile banking. Banks should do awareness and efforts to reach the audience and give them information related to the benefits associated with mobile banking. It also reduces the cost of transaction.Technology has enabled the consumer to be in connection with the bank in just a click on button. It is acting as a tool for increasing the number of mobile users. Managers and banker must focus on the target group who are more technology savvy by providing services with better quality. The educated people can be a target audience for the bankers to make them use mobile banking. The educated people can be moved from traditional banking to modern banking by proper counseling and making them aware about various benefits of using the mobile banking services. The bankers and institution should try to provide the transaction security and privacy to the people, which will create a favorable attitude and brain wave in the mind of the people. Banks has already started working on the issues of security and will continue to move in same direction to prevent the people from frauds and loss of information.

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# A STUDY ON CONSUMER ATTITUDE TOWARDS ELECTRONIC TOLL COLLECTION IN BOOTHAKUDI TOLL PLAZA WITH REFERENCE TO TIRUCHIRAPPALLI DISTRICT



**Dr. K. INDUMATHI VELMURUGAN**
Assistant Professor, PG Department of Commerce,
Jamal Mohamed College (Autonomous), (Affiliated Bharathidasan University),
Tiruchirappalli – 20

**Abstract**

*Electronic Toll Collection is operated by the National Highway Authority of India (NHAI). It uses radio frequency identification technology to pay tolls directly from any kind of bank account. Tags can be purchased/ recharged from official tag issuers or participating banks. The effectiveness of NHAI Electronic Toll Collection is limited. Electronic Toll Collection used 500 national and state highways and more than 5.46 million vehicles. NHAI has launched Electronic Toll Collection at the National Highway Toll Plaza. Electronic Toll Collection is a device that uses Radio Frequency Identification (RFID) technology to pay for tolls directly from its associated prepaid account. It is attached to the windshield of the vehicle and allows you to drive through the toll gate. Electronic Toll Collection is valid for 5 years. After purchase, you only need to charge/recharge Electronic Toll Collection as needed.*

**Keywords: NHAI, Electronic Toll Collection, Charges, Toll Plaza, Documents for Electronic Toll Collection.**

## Introduction

Electronic Toll Collection is an easy-to-use reloadable label that automatically deducts tolls and allows you to pass through toll booths without stopping cash transactions. Electronic Toll Collection links to the prepaid account from which the applicable toll amount is deducted. The tag uses Radio Frequency IDentification (RFID) technology and is the label account is valid. In order to reduce vehicle traffic at toll stations, the Indian government has authorized all toll plazas throughout India to charge electronically. With this Regulation, all vehicles passing through the toll plaza must be pay tolls.

By 10 February 2021, every vehicle that passes through a national toll plaza will have to pay toll via Electronic Toll Collection. Unless the car has Electronic Toll Collection, motorists will risk paying a penalty of double the amount in cash when using the **Electronic Toll Collection** lanes, else stand in a long wait at the manual toll lane. In an effort to plug leaking revenues and generate rupees one lakh crore annually from toll collection in the coming years, National Highways Authority of India (NHAI) wants to shift to cashless, electronic processes and complete interoperability through a One Nation One Tag**.**

**Benefits of Electronic Toll Collection**

- Easy to pay, no need to carry cash for charging transactions and its saving time
- The vehicle moves almost constantly, thereby reducing fuel costs.
- Online recharge – Electronic Toll Collection can be recharged by credit/debit card/online NEFT/RTGS or online banking.
- SMS alerts for roll transactions, low balance, etc.
- Online Portal for customers
- Validity of 5 years
- Reduced air pollution and use paper
- Reduced toll payment hassles

Indian Highways Management Company Limited (IHMCL) (a company incorporated by National Highways Authority of India) and National Payment Corporation of India (NPCI) are implementing this program with help from Toll Plaza Concessionaires, Electronic Toll Collection Issuer Agencies and Toll Transaction Acquirer. Electronic Toll Collection is presently operational at 240+ toll plazas across National Highways. More toll plazas will be brought under the Electronic Toll Collection program in the future.

| Tag Class | Description | Tag Color | Tag Deposit | Threshold Amount |
|---|---|---|---|---|
| 4 | Car/Jeep/Van | Violet | 500 | 200 |
| 4 | TATA Ace and similar mini Light Commercial Vehicle | Violet | 500 | 100 |
| 5 | Light Commercial Vehicle/ Mini Bus | Orange | 600 | 100 |
| 6 | Bus 3 Axis | Yellow | 700 | 100 |

| | | | | |
|---|---|---|---|---|
| 6 | Truck 3 Axis | Yellow | 600 | 100 |
| 7 | Bus 2 Axle / Truck 2 Axle | Green | 600 | 100 |
| 12 | Tractor/Tractor with trailer / truck 4/5/6 Axle | Pink | 800 | 100 |
| 15 | Truck 7 Axle and above | Blue | 900 | 100 |
| 16 | Earth Moving / Heavy Construction Machinery | Black | 800 | 100 |



**Review of Literature**

**Dr. S. Sukumar, (2020)** Fastag system is more helpful to the toll users. It is helps to avoid using cash, waiting in queue, monthly recharge, access at any toll plaza and vehicle tracking system. Vehicle owners and driver felt that the system is good, requested to simplify the procedures, not able to solve the problems whatever happen in fastag payment because it is not easy to reach officials to get clarification. The researcher suggested that to improve redressal system for toll users and it should be user friendly. Implement easy recharge system and tag must be available at all the places. In this study, I discussed all the issues, processes, technical operations, functions, tag types and charging user's attitude towards Fastag utilization.

S.Amrin, (2019) This paper outlines the challenges encountered by conventional toll collection systems in India and brings out the need for having an automated toll collection system such as FASTag, a program rolled out by National Highways Authority of India (NHAI) for Electronic Toll Collection on National Highways

**ParmarNayanet.al.(2018)** The basic intention of the study was to investigate and compare the various paying options available at the kherkidaula toll plaza and it was found that regardless of traffic waiting half of the people still prefer to pay in cash at the toll plaza. Government should make more efforts to make people adopt the cashless paying options. Yet the awareness level about the fastag is quite high. The study was limit to only one toll plaza of Gurugram city and also the sample size was small. There is scope to conduct more studies which involves many toll plazas and larger sample size.

**Statement of the Problem**

The main problem of toll plaza is how it is optimizing the queues length of vehicles and the time of customers in the system. The researcher goal is to ensure that the toll plaza could handle the traffic flows without any problems. The objective is to determine the number and different types of tollbooths in terms of single or multiple payments. The number of toll booths should be determined according to the time to handle peak traffic, without having to wait a long time. Two extreme but natural choices are to provide all types of payment systems at all booths, assign toll booths for each payment system, and queue up at the toll booths that provide the required payment. Analysis of the performance of the queuing process at the toll booths therefore demanded a flexible method, since a wide variety of queuing configurations under different scenarios has to be analyzed. Out of many toll plazas in south region, the researcher selected only one main toll plaza in Tiruchirappalli district namely Boothakudi toll plaza. The researcher collected the data of cars and heavy vehicles of one hour at every day peak time. Hybrid lanes, which are yet to go cashless after the latest extended relation of Electronic Toll Collection for a month, are experiencing long queues resulting in a massive traffic jam at the various toll plazas. So that researcher made an attempt to analyze consumers services in NHAI titled that a study on consumers attitude towards electronic toll collection in Boothakudi toll plaza with reference to Tiruchirappalli district.

Scope of the Study

The Electronic Toll Collection facility is identified, which will have an impact on the services of all paying users. it is Depends on the number of passing vehicles, types of vehicles, road conditions, and facilities provided NHAI users, driving methods, safety measures taken by NHAI for road users, weight Time, cash collection and return balance, vehicle passing speed, recharge Electronic Toll Collection and reloadable labels can be used in the toll plaza; it can automatically deduct fees, allowing you to pass without waiting for any cash transaction. Implemented an electronic toll collection system through Electronic Toll Collection, with a view to save fuel, time and roadside pollution, and ensure smooth traffic. These moves also encourage digital payments.

**Objectives of the Study**

1. To evaluate the customer attitude towards Electronic Toll Collection
2. To analyse the socio-economic conditions of the Electronic Toll Collection users in Boothakudi Toll Plaza.

**Research Methodology:**

The present study has been basically designed as d 'Descriptive Study'. A questionnaire was constructed by the researcher of the collection of data. The data were collected, tabulated and analyzed using statistical techniques. The statistical techniques used in this study are percentage analysis, **chi-square test** and Friedman rank test.

**Collection of Data**

Both primary and secondary data have been collected for the research work**. The required primary data were collected from the toll users by using questionnaire. The secondary data were collected from the published and unpublished records, books, journals, magazines, newspaper, websites and the like.**

**Sampling Design**

This present study is mainly focused on the toll users. The researcher has selected 61 sample respondents each based on convenient sampling method in order to collect the necessary information from the sample respondents, the researcher has conducted questionnaire method in each and every category.

**Limitations of the Study**

The toll roads are used by many users but only a few users are knowledgeable and understandable about **Electronic Toll Collection** system. So, during the survey, the researcher had to identify and convince a number of respondents to give unbiased feedback.

**Analysis of Data**

**Percentage Analysis:**

**Table No. 1**

**Demographic Profile of the Respondents**

| Demographic Variables | Category | Frequency | Percentage |
|---|---|---|---|
| Gender | Male | 43 | 70.5 |
| | Female | 18 | 29.5 |
| | Total | 61 | 100.0 |
| Age (in years) | 18 - 25 years | 25 | 41.0 |
| | 26 -30 years | 26 | 42.6 |
| | 31 - 35 years | 3 | 4.9 |

| | | | |
|---|---|---|---|
| | Above 36 years | 7 | 11.5 |
| | Total | 61 | 100.0 |
| Educational qualification | HSS & Below | 26 | 42.6 |
| | Diploma | 4 | 6.6 |
| | UG & PG | 10 | 16.4 |
| | Others | 21 | 34.4 |
| | Total | 61 | 100.0 |
| Occupation | Government Employee | 12 | 19.7 |
| | Private Employee | 17 | 27.9 |
| | Business | 29 | 47.5 |
| | Professional | 3 | 4.9 |
| | Total | 61 | 100.0 |
| Monthly Income (In Rs.) | Less than Rs. 25,000 | 6 | 9.8 |
| | Rs. 25,001 – Rs. 30,000 | 16 | 26.2 |
| | Rs. 30001- Rs. 35,000 | 9 | 14.8 |
| | More than Rs. 35,001 | 30 | 49.2 |
| | Total | 61 | 100.0 |

**Source: Primary data**

The respondents under study were 70.5% male and 29.5 % female. Majority of the respondents i.e., 42.6% belongs to 26-30 years age group and 41% of the respondents belong to 18 to 25 years age group. Nearly half of the respondents educational qualification HSS & Below, 34.4% of them were qualification are others. More than one third of the respondent's occupation is business and 27.9 % were private employee. More than one-third i.e., 49.2 % of the respondents were earn more than Rs. 35,001 and 26.2 % monthly income were Rs.25,001 - Rs. 30,000.

**CHI-SQUARE TEST**

**Table: 2**

**Null Hypothesis ($H_{0)}$ :** There is no relationship between Gender and overall opinion towards electronic toll collection.

**Relationship Between gender and overall opinion towards electronic toll collection**

| | **Value** | **Df** | **Asymp. Sig** |
|---|---|---|---|
| Pearson Chi-Square | 22.321 | 6 | 0.151 |

From the above table indicate that p-value is (0.151) which is greater than 0.05, since null hypothesis is accepted hence there is no relationship between relationship between Gender and overall opinion towards electronic toll collection.

**Table: 3**

**Null Hypothesis ($H_{0)}$ :** There is no relationship between educational qualification and overall opinion towards electronic toll collection.

**Relationship between Educational Qualification and overall opinion towards electronic toll collection**.

| | **Value** | **Df** | **Asymp. Sig** |
|---|---|---|---|
| Pearson Chi-Square | 26.422 | 8 | 0.008 |

From the above table indicate that p-value is (0.008) which is less than 0.01, since null hypothesis is rejected and alternate hypothesis is accepted. Hence there is relationship between educational qualification and overall opinion towards electronic toll collection.

**4.2.4. Friedman Rank Test:**

**Table No. 4.46**

**Reason of Impact of Work Life on Academic Life**

**Null Hypothesis:**



There is no significant difference between the overall satisfaction and features of Electronic Toll Collection.

| S. No. | Reason | Mean Rank | Rank | Inferential Statistics |
|---|---|---|---|---|
| 1 | Save time | 2.22 | 1 | N = 60<br>$\chi 2$= 253.22*<br>df = 6 |
| 2 | E Access | 4.36 | 4 | |
| 3 | Cash Free transactions | 3.02 | 2 | |
| 4 | Avoidance of Long Queue | 4.92 | 5 | |
| 5 | SMS Notification | 3.23 | 3 | |
| p= 0.000** p<0.01, significant at 1 percent level | | | | |

**Source: Primary data**

In the above table, it can be found that there exists a significant difference between the factors influencing customer attitude towards the feature of Electronic Toll Collection (p-value<0.01). It can also be found that the highest ranking reason is "Save time" having a mean rank of (2.22) followed by cash free transaction (3.02), SMS notification (3.23), E access (4.36), and at last rank is avoidance of long queue (4.92) are chosen.

**FINDINGS**

- Most of the i.e., 70.5 percent the respondents are male.
- Nearly half of the respondents i.e., 42.6 percent are 26-30 years of age group
- Nearly half of the respondents i.e., 42.6 percent of the them educational qualification is HSS & Below
- More than half of the respondents i.e., 47.5 percent occupation is own business
- 49.2 percent of the respondents monthly income is more than Rs. 35,001

- As the calculated $\chi 2$ p-value is (0.151) which is greater than 0.05, since null hypothesis is accepted hence there is no relationship between relationship between Gender and overall opinion towards electronic toll collection.
- As the calculated $\chi 2$ p-value is (0.008) which is less than 0.01, since null hypothesis is rejected and alternate hypothesis is accepted. Hence there is relationship between educational qualification and overall opinion towards electronic toll collection.
- As per Friedman Rank Test found that there exists a significant difference between the factors influencing customer attitude towards the feature of Electronic Toll Collection (p-value<0.01). It can also be found that the highest ranking reason is "Save time" having a mean rank of (2.22) followed by cash free transaction (3.02), SMS notification (3.23), E access (4.36), and at last rank is avoidance of long queue (4.92) are chosen.

**CONCLUSION:**

**Electronic Toll Collection** system is more helpful to the toll users. It is helps to avoid using cash, waiting in queue, monthly recharge, access at any toll plaza and vehicle tracking system. Vehicle owners and driver felt that the system is good, requested to simplify the procedures, not able to solve the problems whatever happen in **Electronic Toll Collection** payment because it is not easy to reach officials to get clarification. The researcher suggested that to improve redressal system for toll users and it should be user friendly. Implement easy recharge system and tag must be available at all the places. In this research the researcher discussed about all the problems, process, technical operations, features and toll users' attitude towards **Electronic Toll Collection** utilization.

**Scope for further Research**

In the current research, the number of ETC lanes and their implementation time are determined according to the delay at the ETC lane and the value of the benefits. Therefore, an algorithm can be developed to determine the optimum number of ETC lanes as compared to manual and automatic lanes and also consider the types of lanes that need to be converted to maximize the benefits and reduce the delays in toll plazas. The delay model used in this study is from the 2000 Highway Capacity Manual. A more specific model for the toll plaza can better estimate the waiting time for manual and automatic lanes.

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# A STUDY ON CUSTOMER PREFERENCE AND PERCEPTION TOWARDS ROYAL ENFIELD BIKE IN TIRUCHIRAPPALLI DISTRICT

**Dr. M. SHAJAHAN**
Assistant Professor of Commerce, Jamal Mohamed College (Autonomous),
(Affiliated to Bharathidasan University), Tiruchirappalli-20



**Abstract**

*The purpose of this study on customer preference will help us to understand the needs & Wants of the customers towards Royal Enfield. This study also investigate the services and factors which influence the customers to purchase the Royal Enfield bikes and also identify what customers are expecting from the Royal Enfield. Customer satisfaction is influenced is strongly by culture. Social, personnel and psychological factors. For this purpose, 75 customer were selected and obtained the various response based on the questionnaire method. Large it was found that most of the customer is choosing Royal Enfield vehicles because of its vehicle of its vehicle Appearance, pickup, good models and engine appearance etc.*

**Key Words: Customer satisfaction, services, culture, social and personnel.**

## Introduction

Royal Enfield one of the popular brand and highest selling bike in India and outside India (USA, Europe, Australia etc). Royal Enfield motorcycles had been sold in India from 1949. In 1955, the Indian government looked for a suitable motorcycle for its police and army, for use patrolling the country's border. As far as the motorcycle brand goes, though, it would appear that Royal Enfield is the only motorcycle brand to span three centuries, and still going, with continuous production. Product range has widened and the customer has evolved. Mid-19th century England The firm of George Townsend & Co. opened its doors in the tiny village of Hunt End, near the Worcestershire town of Redditch. The firm was specialized in sewing needles and machine parts. In the first flush of enterprise, flitting from one opportunity to another, they chanced upon the pedal-cycle trade. Little did they know then that it was the beginning of the making of a legend. Soon, George Townsend & Co. was manufacturing its own brand of bicycles. And in 1893 its products began to sport the name 'Enfield' under the entity Enfield Manufacturing Company Limited with the trademark 'Made like a Gun'. The marquee was born.

## Review of Literature

**According to Zeithmal & Bitner (2003)** the success of work using SERVQUAL in Understanding customer satisfaction, dissatisfaction and loyalty in a range of business arenas Suggests that these dimensions illuminate bank switching. SERVQUAL measures service Quality in five dimensions. The dimensions are reliability – the ability to perform the promised service as dependably and accurate, responsiveness – the willing to help customers and provide prompt service, assurance – the knowledge and courtesy of employees and their ability to inspire trust and confidence, empathy – the caring individualized attention the firm

provides its customers, tangibles – the physical facilities, equipments and appearance of persons.

**Nantel (2000)** proposed an alternative measures of perceive service quality in retail banking that comprise 31 item with 6 underline key dimensions; effectiveness, assurance, access, price, tangibles and service portfolio.



**Further Ravichandran et al. (2010)** emphasized that the financial liberalization has led to intense competitive pressure and private banks dealing in retail banking are consequently directing their strategies towards increasing service quality level which fosters customer satisfactions and loyalty through improved service quality.

**According to Sureschandar et al. (2002)** the relationship between service quality and customer satisfaction has received considerable academic attention in the past few years. But the nature of the exact relationship between service quality and customer satisfaction (especially in the way the two constructs have been operationalized) is still shrouded with uncertainty.

**Mohammad & Alhamadani (2011)** examined the level of service quality as perceived by customers of commercial bank working in Jordan and its effect on customer satisfaction. In their research service quality measure is based on modified version of SERVQUAL as proposed by Parasuraman et al. (1988)

**Statement of the Problem**

Customer satisfaction plays a crucial role in enabling an organization to change and develop with customers. Keeping the existing customer contended is generally much easier, takes less time and involves less expense. The reason for this is that it takes more time to find new prospective customer. In this context study is conducted with special reference to customer satisfaction. A company can earn more profits only when it has strong customer care towards product and services offered by the company. So to have strong customer care it has to provide a competitive price further advertising to increase.

**Objectives of the Study**

1. To understand the reasons for purchasing Royal Enfield bikes.
2. To know about the experience after purchase relating various parameters (Service, bike performance, mileage etc).
3. To ascertain the barriers to purchasing a Bullet for a prospective customer.
4. To ascertain the factors that affects the choice of a Bullet as a motorcycle for common man.
5. To propose an effective Promotional campaign plan for brand Royal Enfield.
6. To determine the customer's satisfaction regarding bikes and after sales service.

**Scope of the Study**

This study includes Customer's response and awareness towards the brand, products and services of Royal Enfield. The results are limited by the sample size 75 numbers and therefore the opinion of only selected customers is taken into consideration. Mainly this study is conducted in Tiruchirappalli District and the scope is limited.

**Research Methodology**

The research will be carried out in various phases that constitute an approach of working from whole to part. It includes subsequent phases trying to go deeper into the user's psyche and develop a thorough understanding of what a user looks for while buying a bike.
The first phase is completely internal where it is stormed over the most effective route of action, considering that Bullet users in Tiruchirappalli District are more in number.

**Tools of Data Collection**

The information relevant for study was drawn from Primary data collected through survey method, which alone was not sufficient. Hence Secondary data was collected to study successfully.

- **Primary data-** In order to find out customer satisfaction regarding bikes of Royal Enfield Primary Data was collected by personally visiting the dealerships and showrooms. With the help of a well laid questionnaire, I took the feedback from the customers who were coming for the services of their bikes at the dealerships. As well as I contacted some of the customers through telex calling by taking the data about the customers from the customer data register of the dealership. I interviewed them and discussed with the showroom staff as well as with the employees at Royal Enfield which helped me to prepare the research Report.
- **Secondary data-** The Secondary Data collection involved internet search, browsing magazines, newspapers and articles and papers related to the two wheeler industry in India. Numerous Journals and books related to the topic were also browsed to understand the dynamics of the industry.

**Sample Design**

The research was carried out in various phases that constituted an approach of working from whole to part. It included subsequent phases trying to go deeper into the user's psyche and develop a thorough understanding of what the user looks for while buying a bike. In order to get a perspective from non-Bullet riders as to what are the reasons for not choosing a Bullet, I administered the same questionnaire to riders who used other motorcycles keeping in mind the time and cost constraints. For the customer satisfaction study a sample of 75 persons was chosen from the in Tiruchirappalli District city. The sample was judgmental and methodology was convenient random sampling.

| | |
|---|---|
| Size of Sample | 75 |
| Sampling technique | Convenient Random Sampling method |
| Location from which samples were taken | Tiruchirappalli District |

**Limitations of the Study**

- This research is geographically restricted to Tiruchirappalli District only. Hence the result cannot be extrapolated to other places.
- The study is restricted only to the organized sector of two wheeler industry.
- Sample size was confined to 75 respondents keeping in view of time and cost constraints.

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- Findings are based on sample survey. The information executed by respondents may or may not be true because some respondents may not be serious. However all possible has been made to collect the information as authentically as possible.
- All interview questions are undisguised or direct. Hence there is a scope for the respondents to be biased or pretentious.
- This project has been taken up at the undergraduate level and the knowledge and experience of the student is limited and hence may not be professional enough.

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**TABLE SHOWING-THE PROFILE OF THE RESPONDENTS BASED ON AGE**

| AGE | NO. OF RESPONDENTS | PERCENTAGE |
|---|---|---|
| 20-24 | 30 | 40% |
| 25-29 | 19 | 26% |
| 30-34 | 14 | 18% |
| Above 35 | 12 | 16% |
| TOTAL | 75 | 100% |

**Analysis**

From the above table it is clear that 40% of the respondents are aged between 20 and 24, 26% between 25 and 29, 18% between 30 and 34 and only 16% aged above 35 years.It is revealed that majority of respondents are between 20 and 29 years. From this we can conclude younger generation and middle age are more interested in Royal Enfield may be because this is the age where they start earning.

**TABLE SHOWING-THE OCCUPATION OF RESPONDENTS**

| OCCUPATION | NO.OF RESPONDENTS | PERCENTAGE |
|---|---|---|
| STUDENT | 33 | 44% |
| GOVERNMENT SERVICE | 5 | 6% |
| EX-SERVICEMEN | 3 | 4% |
| PROFESSIONAL | 21 | 28% |
| SELF-EMPLOYED | 13 | 18% |
| TOTAL | 75 | 100% |

**Analysis**

From the above table it is clear that 44% of the respondents were students pursuing their graduation or post graduation studies and 28% were professionals. 18% of the respondents were self employed, 4% were ex-serviceman and 6% belonged to government services. It is clear that users are mostly Professional males, 20-35 years of age including some students because of the looks and power of the bike.

**TABLE SHOWING-THE MODEL OF THE ROYAL ENFIELD THE RESPONDENTS PRESENTLY OWN**

| MODEL | NO. OF RESPONDENTS | PERCENTAGE |
|---|---|---|
| BULLET 500 | 11 | 14% |
| THUNDER BIRD | 7 | 10% |
| BULLET ELECTRA | 15 | 20% |
| MACHISMO 500 | 6 | 8% |
| BULLET 350 | 16 | 21% |

| | | |
|---|---|---|
| **CLASSIC 500/350** | **17** | **23%** |
| **OTHERS** | **3** | **4%** |
| **TOTAL** | **75** | |

**Analysis**



From the above it is clear that 14% of the respondents own Bullet 500, 10% of them own Thunder Bird, 20% of them own Bullet Electra, 8% of them own Machismo 500, 21% of them own Bullet 350 and 23% of them own Classic 500/350.It clearly shows that customers are not attracted to only one particular model due to the variants available and because the Classic 500/350 are the newly released models they are fast moving now.

**TABLE SHOWING- THE SOURCE OF AWARENESS FOR CUSTOMERS WHILE BUYING THEIR ROYAL ENFIELD BIKE**

| MEDIA | NO. OF RESPONDENTS | PERCENTAGE |
|---|---|---|
| NEWSPAPERS | 6 | 8% |
| MAGAZINES | 24 | 32% |
| FRIENDS | 11 | 14% |
| ROADSHOW | 7 | 10% |
| TV ADDS | 5 | 6% |
| WEBSITE/BLOGS | 15 | 20% |
| SHOWROOM | 7 | 10% |
| **TOTAL** | **75** | **100%** |

**Analysis**

As we can see here the major promotional tool which is influencing the customers is Magazines and Website which is around 32% and 20% respectively, after that the source of awareness among customers is a mixed response where in 14% from friends, 10% each from road shows and showroom, finally newspapers consists 8% and 6% from Television adds which is very poor. It clearly shows that Advertisements are rarely recalled and are highly ineffective amongst non-Bullet riders. It's clear that Royal Enfield should concentrate on its advertising campaign to reach the customers.

**CHI- SQUARE- TEST**

Chi- Square analysis Null hypothesis Ho: There is no relationship between income to various model of Royal Enfield bike. Alternative hypothesis H1: There is a relationship between income to various model of Royal Enfield bike

Expected frequency = $\frac{\text{Row total x Colum Total}}{\text{Total frequency}}$

| Model | Up to 10,000 | 10,001 to 15,000 | 15,001 to 20,000 | 20,001 and above | Total |
|---|---|---|---|---|---|

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| | | | | | |
|---|---|---|---|---|---|
| Royal Enfield 350 | 1 | 2 | 3 | 2 | **8** |
| Royal Enfield 500 | 2 | 1 | 3 | 4 | **10** |
| Electra 4s | 0 | 2 | 1 | 6 | **9** |
| Royal Enfield Lighting 535 | 0 | 3 | 5 | 5 | **14** |
| Electra 5s | 0 | 2 | 1 | 7 | **10** |
| Royal Enfield machismo | 1 | 3 | 0 | 4 | **08** |
| Thunder Bird | 0 | 2 | 3 | 3 | **8** |
| Royal Enfield Classic | 0 | 3 | 3 | 3 | **08** |
| **Total** | **4** | **18** | **19** | **34** | **75** |

| **Oi** | **Ei** | **$\Sigma \frac{(Oi - Ei)^2}{Ei}$** |
|---|---|---|
| 1 | 0.32 | 1.44 |
| 2 | 0.4 | 6.4 |
| 3 | 0.36 | 19.36 |
| 2 | 0.72 | 2.27 |
| 2 | 0.6 | 3.26 |
| 1 | 0.48 | 0.56 |
| 3 | 0.32 | 7.18 |
| 4 | 0.8 | 12.8 |
| 0 | 1.44 | 1.44 |
| 2 | 1.8 | 0.02 |
| 1 | 1.62 | 0.23 |
| 6 | 3.24 | 2.35 |
| 0 | 2.7 | 2.7 |
| 3 | 2.16 | 0.32 |
| 5 | 1.44 | 8.80 |
| 10 | 3.6 | 11.3 |
| 0 | 3.04 | 3.04 |
| 2 | 3.8 | 0.85 |
| 6 | 3.42 | 1.94 |
| 7 | 6.84 | 0.0003 |
| 1 | 5.7 | 3.87 |
| 3 | 4.50 | 0.53 |
| 4 | 3.04 | 0.30 |
| 4 | 7.6 | 1.70 |
| 0 | 3.2 | 3.2 |

| | | |
|---|---|---|
| 2 | 4 | 1 |
| 3 | 3.6 | 0.1 |
| 3 | 7.2 | 2.45 |
| 0 | 6 | 6 |
| 3 | 4.8 | 0.67 |
| 13 | 3.2 | 30 |
| 4 | 8 | 2 |
| | | **$\Sigma$(Oi -Ei) 2 / Ei =138.08** |

Table value: $\chi 2$ = (r-1) (c-1) d.f = (8-1) (4-1) d.f = (7) (3) d.f = 21 d.f = 32.6705
Inference: Chi-Square calculated value is greater than the Chi- Square table value. Hence we rejected Ho Conclusion: H1: There is a relationship between respondent's income to various model of royal Enfield bike company.

**FINDINGS**

It is revealed that majority of users are between 20 to 29 years. From this we can conclude younger generation and middle age are more interested in Royal Enfield may be because this is the age where they start earning.

1. It is clear that most of the users of Royal Enfield are males mostly because of the manly look of the bikes.
2. Users are mostly Professional males, 20-35 years of age including some students because of the looks and power of the bike.
3. Royal Enfield is placing their products in the appropriate price range. As the people of this income bracket less than 1,20,000 can easily afford this Bike.
4. Customers are not attracted to only one particular model due to the variants available and because the Classic 500/350 is the newly released models they are fast moving now.
5. Customers are easily affording the price of Royal Enfield bikes and they are not feeling much problem with the amount and purchasing way of most of the customers is leading in cash sector.

**SUGESSION**

Aggressive selling- The Company should follow an aggressive selling concept. A non-aggressive selling concept which is clearly visible in its advertising campaign which does not hit on the customer rather aims to provide information in a subtle manner.

Promotional campaign- The Royal Enfield ads seen on electronic and print media are absolutely out of touch with the Indian culture and thought process. An Indian consumer irrespective of their income level has a soft corner for traditions and culture of India. Hence, all companies including market leaders like Hero Honda and Bajaj capitalize on this behavior of customers and design their ad campaigns keeping India in mind.

Weak follow up from dealerships- It was observed during the study that Royal Enfield was quite weak in following up with prospective customers.

Measures should be taken to improve its dealership- Showrooms are very small in size and do not reflect the quality and scale of Royal Enfield in the market.



## CONCLUSION

The study has helped Royal Enfield dealers to understand whether the customers are satisfied or not. If not what are main reasons for dissatisfaction of customer towards the dealer and what are the ways of improving the satisfaction level of customer towards dealer. We can conclude younger generation and middle age are more interested in Royal Enfield, the buying behavior is governed predominantly by the need for Power and respect for the iconic Brand and users are mostly Professional Males, 20-35 years of age, including some students. Most of the customers are attracted to newly released Classic 350/500, also customers are easily affording the price of Royal Enfield bikes and customers are very loyal towards the brand Royal Enfield.

Royal Enfield should concentrate on its advertising campaign to reach the customers, mileage of the Royal Enfield bikes is very economical and most of them prefer to buy their bike brand new from showroom with the spare parts available in market easily. Royal Enfield has an excellent satisfaction level within the customer for its power, pick up, comfort, safety and with after sales service. It is clear that Royal Enfield checks at the complaints registered by their customers on regular basis to maintain its brand value and entire Royal Enfield owner are passionate Royal Enfield fans.

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# BRAND RESONANCE AMONG MARUTI SUZUKI CAR BUYERS IN TIRUCHIRAPPALLI CITY

**Dr. M. HABEEBUR RAHMAN**
Research Advisor & Assistant Professor, PG & Research Department of Commerce, Jamal Mohamed College (Autonomous) Affiliated to Bharathidasan University, Tiruchirappalli, Tamilnadu, India.



**I. ASHIQ MOHAMED**
Ph. D (Part-Time) Research Scholar, PG & Research Department of Commerce, Jamal Mohamed College (Autonomous), Affiliated to Bharathidasan University, Tiruchirappalli, Tamilnadu, India

**Abstract**

*Brand resonance is an important concept for marketers to develop a long-term relationship with consumers through their brand and brand awareness, brand image, brand loyalty and brand affection are the four factors which strongly builds brand resonance. The main objectives of the study are to find the most influencing factors of brand resonance among Maruti Suzuki car buyers and to know the significant association between brand resonance and income level of the consumers and to analyze the significant difference between brand resonance and age wise classification of the consumers. This study has a sample size of 40 Maruti Suzuki car buyers. Non-Probability Random Sampling was used in this study. Through questionnaire, primary data was collected and by referring books, journals and company records, secondary data was collected. This study used various statistical tools like chi-square test and ANOVA to arrive a meaningful conclusion. This study is conclude that, there is no significant association between brand resonance and income level of the Maruti Suzuki car buyers and there is no significant difference between brand resonances and age wise classification of the Maruti Suzuki car buyers and the most influencing factor of brand resonance is brand loyalty.*

**Keywords: Brand resonance, brand loyalty, brand affection, Maruti Suzuki, etc.,**

## Introduction

According to Keller brand resonance refers to the nature of the relationship that customers have with the brand and the extent to which they feel that they are "in synch" with the brands. With the consideration of the definition of brand resonance which was coined by Keller brand resonance is the nature of relationship and level of identification the customer has with the brand. Brand resonance can be defined as how well you connect with your customer both formally and casually. Creating resonance with your brand means your message has to permeate consumers 'minds and lives'. Brand resonance is the extent to which a consumer develops strong behavioral, psychological, and social bonds with the brands s/he consumes. Brand Resonance refers to the nature of the relationship that the consumer has with the brand. Brand resonance can be divided into four categories; these categories based on the strength of customer relationship that they has with brand.

## Review of Literature

**Varjonen, I. (2018)** revealed that the behavioural loyalty can be built through Sense, Feel and Relate experiences. Attitudinal attachment with Sense, Feel, Think and Relate experiences, sense of community with Think, Act and Relate experiences and active engagement with Think and Relate experiences. The overall brand resonance can be built through Sense, Feel, Think and Relate experiences.

**Kumar, Y., & Jayabharathi, S. (2016)** revealed that the brand resonance is the

relationship between consumer(s) and their brand(s). Based on above construct of brand resonance it reveals that brand resonance and brand, relationship is merely same concept and with the consideration of above construct. We can use brand resonance instead of brand relationship in the branding research. The literature of branding does not explain the impact and relationship of demographic characteristics of consumers with brand relationship. It is to be found out how the demographics characteristics of consumers help to building a brand relationship.

**Raut, U. R. (2015)** revealed that the existing, as well as new conceptual models of brand resonance, represented a good fit with the data. Between the two model contexts, the model in which we add two mediators of brand resonance such as brand satisfaction and brand trust shows quite a good fit with the data as compared to existing model of brand resonance.

**Aurchi, M. R. (2015)** revealed that Bangladesh is a regenerative country, which is growing, making its presence in the global forum. Moreover it is one of the countries that are looked upon as the next growth centre. So let us be conscious about the fact that there is a regenerative Bangladesh, creative Bangladesh, path breaking Bangladesh. Hopefully Business process outsourcing is the next opportunity for Bangladesh. Enroute international limited is doing tremendously well in BPO sector in Bangladesh. Though is a newly established organization, working for only 6 years but it has a depth of resources especially who is leading the organization. So if they want to achieve the goal, they need to ensure the proper learning for the each and every employee. I hope enroute's skilled and efficient employees will make sure all success for the organization for the long run.

**Jori van den bosch & venetis (2014)** revealed that the research contributes to current literate on Customer-based brand equity and provides a base for the development of metrics wherein both behavioral- and affective dimensions are integrated. Brand resonance seems to be better in explaining the actual behavior (Share-of-wallet) of consumers, than a stated preference, which is a big step forward in the development of brand performance indicators. Furthermore, this metric can facilitate a better measurement of the strength of different marketing activities as well as the valuation of the magnitude those activities have on a brand.

**Objectives of the Study**

- To find out the most influencing factor of brand resonance among Maruti Suzuki car buyers.
- To know the association between brand resonance and income level of the Maruti Suzuki car buyers.
- To analyze the significant difference between brand resonance and age wise classification of the Maruti Suzuki car buyers.

**Hypotheses of the Study**

- **$H_0$:** There is no significant association between brand resonance and income level of the Maruti Suzuki car buyers.
- **$H_0$:** There is no significant difference between brand resonance and age wise classification of the Maruti Suzuki car buyers.

**Research Methodology**

Research used for the study was descriptive and it was based on the both primary data and secondary data. In Primary data, the data were collected through questionnaire from the customers of Maruti Suzuki in Tiruchirappalli City and the secondary data was collected from the books, journals, websites and company records. This study has a sample size of 40

Maruti Suzuki car buyers. Non-Probability Random Sampling was used in this study. Statistical tools like chi-square test and ANOVA are used to arrive a meaningful conclusion.

**Data Analysis and Interpretation**



**Table No.1: Showing frequency distribution of consumer profile**

| Consumer Profile | | Frequency | Percentage |
|---|---|---|---|
| Gender | Male | 26 | 65 |
| | Female | 14 | 35 |
| | **Total** | **40** | **100** |
| Age (in years) | Below 25 | 14 | 35 |
| | 25-35 | 16 | 40 |
| | 35-45 | 8 | 20 |
| | Above 45 | 2 | 5 |
| | **Total** | **40** | **100** |
| Income | Below 20,000 | 6 | 15 |
| | 20,000-50,000 | 11 | 28 |
| | 51,000-1,00,000 | 19 | 47 |
| | Above 1,00,000 | 4 | 10 |
| | **Total** | **40** | **100** |
| Occupation | Private employee | 16 | 40 |
| | Government employee | 15 | 37 |
| | Businessman | 7 | 18 |
| | Student | 2 | 5 |
| | **Total** | **40** | **100** |

***Source: Primary Data***

The above table shows that the respondents covered for the study consist of 65% are male respondents. 40% of respondents are in the age group of 25-35 years. 47% of respondents are getting Rs. 51,000-1,00,000 as their monthly income. 40% of the respondents are private employees.

**Table No. 2: Predicting Factor influencing Brand Resonance**

| Factors | Maximum Score | Actual Score |
|---|---|---|
| Brand Awareness | 2000 | 1443 |
| Brand Image | 2000 | 1276 |
| Brand Loyalty | 2000 | 1512 |
| Brand Affection | 2000 | 1499 |

***Source: Primary Data***

From the above table it was found that the most influencing factor of brand resonance is among Maruti Suzuki car buyers in Tiruchirappalli City is “brand Loyalty”.

**Table No.3: Association between Income level and Brand Resonance Factors**

| **Attributes** / **Brand Resonance** | **Income level of the customers** | | | | **Value** |
|---|---|---|---|---|---|
| | **Low** | **Moderate** | **High** | **Total** | |
| Low | 6 | 5 | 1 | **12** | Chi-Square = 13.512, p-value=0.063 |
| Moderate | 1 | 1 | 0 | **2** | |
| High | 12 | 14 | 0 | **26** | |
| **Total** | **19** | **20** | **1** | **40** | |

***Source: Primary Data***

From the above table chi square value is 13.512 and P-value is 0.063 which is greater than 0.05. Hence the null hypothesis is accepted and the alternative hypothesis is rejected. It is found that there is no significant association between brand resonance and income level of

the Maruti Suzuki car buyers.

**Table No. 4: Impact of age on brand resonance factors**

| Sources of Variance | SS | df | MS | F | P value |
|---|---|---|---|---|---|
| Between Groups | 48461 | 4 | 6906.58 | 2.12585 | 0.17139 |
| Within Groups | 62507 | 35 | 7471.31 | | |
| Total | 110968 | 39 | | | |

***Source: Primary Data***



The above table shows that F-value is 2.12 and p value is 0.017, since p value is greater than 0.05. Hence the null hypothesis is accepted and the alternative hypothesis is rejected. It is found that there is no significant difference between brand resonance and age wise classification of the Maruti Suzuki car buyers.

**Major Findings**

- The most influencing factor of brand resonance is among Maruti Suzuki car buyers in Tiruchirappalli City is "brand Loyalty".
- By using chi- square test, it was found that P-value is 0.63 which is greater than 0.05 hence there is no significant association between brand resonance and income level of the Maruti Suzuki car buyers.
- By using ANOVA, it was found that P-value is 0.14 which is greater than 0.05 hence there is no significant difference between brand resonance and age wise classification of the Maruti Suzuki car buyers.
- The study reveals that Maruti Suzuki products are trustable and the information given about the product is honest and reliable.
- 44% of the respondents strongly agree that quality of the product is satisfactory and 31% of the respondents agree that timely service and proper guidance relating to maintenance of the car is given by the sales person.
- 38% of the respondents agree that the product establishes a unique image and consumer feel proud and magnificent.
- The Maruti Suzuki brand gives positive feelings towards the product and memorable value in the market.

**Suggestions**

- The prime objective of the Maruti Suzuki brand is building long lasting relationship with customers; it is suggested not only in building relationship but also to maintain long lasting brand relationship between customers and brand.
- The customer show less attachment with the brand, the company should pay extra attention towards the customers.
- The company has to consider brand satisfaction and brand trust, as brand relationship booster elements, to improve the customer relationship with brand.
- Some customers are not satisfied by the price of the product but they are influenced by the quality, so if the company can rework on the price without affecting the quality can attract more customer.

**Conclusion**

According to Keller, Brand resonance refers to the nature of the relationship that customers have with the brand and the extent to which they feel that they are "in synch" with

the brands. The study conclude that by using chi-square test there is no significant association between brand resonance and income level of the Maruti Suzuki car buyers and by using ANOVA it was concluded that there is no significant difference between brand resonance and age wise classification of the Maruti Suzuki car buyers and the most influencing factor of brand resonance is among Maruti Suzuki car buyers in Tiruchirappalli City is "brand Loyalty".



Overall from the study it is cleared that majority of the Maruti Suzuki car buyers are satisfied with their brand. In future if Maruti Suzuki took consideration of the above said suggestions, it will help them to attract more number of car buyers towards the Maruti Suzuki brand.

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# A STUDY ON CUSTOMER PERCEPTION TOWARDS THE USAGE OF E-WALLET DURING THE COVID-19 PANDEMIC WITH SPECIAL REFERENCE TO TRICHY TOWN



**Dr. A. MEHATHAB SHERIFF**
Assistant Professor of Commerce, Jamal Mohamed College (Autonomous)
Affiliated to Bharathidasan University, Tiruchirappalli -20

**ABSTRACT**

*One of the recent advancements in the digital era that gained its momentum during the Demonetization Movement of the Government is the E-Wallet service. An E-Wallet is an online service which not only helps an individual in making electronic transactions which includes online purchasing using a computer or a mobile phone but also enables them to link their bank account, ID related docs like the driving license, health cards and loyalty cards to it. In this respect, this study is an attempt to identify the awareness, perception and satisfaction level of the Respondents studied in Trichy Town. The study has found out that although most of the Respondents studied are satisfied with the E-wallet Services, the major problems encountered by them while using E-wallet are long transaction time taken for processing.*

**Key Words: E-Wallet, Perception, Satisfaction**

## Introduction

The digital revolution has continuously transformed most aspects of our daily life. In particular, the digital revolution has resulted in the vertical convergence of business channel capacities and the horizontal integration of marketing departments. Smart Phones are now not being used as mere communication devices but have become an appliance that can be used as a device for Socialization, Entertainment, Information and even Payment.

According to a report published in The Hindu on Feb.3, 2016, India has become the second-biggest Smart Phone market in terms of active unique smart phone users crossing 220 million users, surpassing the US market.[1] India remains the region with the highest monthly data usage per smartphone, according to the Ericsson Mobility Report. The total mobile data traffic is projected to triple to 21 EB (1 exabyte = 1,000 petabytes) per month in 2025[2]. The Indian Smartphone Market crossed 53 million units in Q3 2020[3].

The Demonetization Movement by the Government of India prompted millions of Indians to switch over to Digital Wallet Services from existing cash-based Services. Further, ubiquitous and pervasive computing is fundamentally transforming product categories such as music, movies, and books and the associated practices of product searching, ordering, and buying. A potential next step in the digital revolution has been the transformation of the time honored traditional physical wallet into the mobile phone wallet or an E-Wallet. An E-Wallet is an online service which not only helps an individual in making electronic transactions which includes online purchasing using a computer or a mobile phone but also enables them to link their bank account, ID related docs like the driving license, health cards and loyalty cards to it.

With these developments, the general public as Customers are prone to both the boons

and banes of the same. Their satisfaction in the usage of such digital devices needs to be noticed from time to time, especially during the Covid-19 Pandemic when people were forced to stay at home on safety grounds during the lockdown period. Thus, a study in this context would surely be of significance to the society as a whole. Hence the present study is an attempt to bring to light the perception of the E-wallet customers residing in Trichy Town towards the awareness and usage of E-Wallets to them and their satisfaction towards it during the Covid-19 Pandemic crisis situation.



**Statement of the Problem**

The fearless decision of the Indian government to demonetize all the old currency notes of Rs.500 and Rs.1000 has been a burning factor through the country. People were hovering over banks and waiting for their chance to take their daily limit of the amount, and it was been an endless battle for ordinary citizens. In this context of the need for cash-less transactions, the introduction of E-wallet was a boon to many people across the country. Moreover, during the lockdown period announced due to the Covid-19 Pandemic Crisis, people were unable to go out of their houses for any reason. During this stressful period, E-Wallet services have played an eminent role in the people's lives by helping them to do their online purchase of essentials and to make their payments at ease. Hence the Researcher has undertaken the present study to identify the awareness and perception of the Respondents towards E-wallet services and also their level of satisfaction in this respect.

**Objectives of Study**

The objectives of the study for which the research is undertaken are:

- To determine the socio-economic background of the Respondents.
- To identify the perceived opinion of the Respondents towards the E- wallet services.
- To analyze the preference and satisfaction of the Respondents towards E-wallet services.

**Importance of the Study**

In recent years E-wallet has become very popular. The growth of technology has made it as a part and parcel of everyday lifestyle. With the modern and busy lifestyle of the people, people prefer internet payments over all others because it saves time, energy and also gives varied options for any product. With the growth of new technologies and internet services people are today able to make payment for anything in a matter of minutes. Nowadays, anything can be bought online. All types of services are available on e-Commerce sites at affordable prices with easy payment facility on delivery as well. Thus, the present study gains significance as it highlights the perception, awareness and satisfaction of E-wallet users in Trichy Town during the Covid-19 Pandemic crisis situation. The various factors that influence E-wallet habits are also dealt with.

**Research Methodology**

The methodology adapted for present study is discus below:

**Research Design:** The research design for the present study would be Descriptive in nature. The constitutions of the design are as follows:

**Sample Size:** The sample size of the study is 125 sample units, comprising of 125 E-Wallet

Users in the Trichy Town.

**Sampling Method:** Convenience Sampling Method has been used for sample selection purpose which covered around 125 Respondents.

**Tools for Data Collection:** The Researcher has collected the data both through Primary and Secondary data. An orderly structured questionnaire was distributed among the respondents to collect the primary data which included various types of questions on their online payment activities and their opinions. The data relating to the relevant concepts of the study were collected from various websites, online research papers, books, journals and articles from online news portals.



**Tools for Analysis and Interpretation of Data: T**he collected data have been analyzed using SPSS 23.0 and represented in the form of tables and diagrams. Chi-Square Test has been applied for testing the hypotheses framed for the purpose of the study.

**Limitations of the Study**

This study suffers from the following limitations:

- The study is conducted in Trichy Town only.
- Due to time constraint the number of Respondents was limited to 125.
- Since E-wallet is a growing concept, less awareness prevailed among the people.

**Review of Literature**

A few of the studies which have been done earlier in relation to the present study are summarized briefly as below:

**M. Nandhini & K. Girija (2019)[4]** undertook a study on 'Customer Perception regards E-Wallets' to examine customer perception regards E-wallet, which includes finding out the influencing factors that the customer prefers e-wallets over other mode of payment and also to analyse the customers opinion regards benefits and obstacles of E-Wallets. The researcher had adopted simple random sampling method. Western Tamil Nadu was chosen as a study area and sample size was 150. This study was based on survey method both primary and secondary data. The major finding of this study has been found that 59.3% of the respondents using Google Pay, 46% of the respondents are frequently using the e-wallet and 43.3% of the respondents are using e-wallet for the purpose of fund transfer. The chi-square test proved that there is a significant relationship between occupation and satisfaction level of e-wallet. The rank analysis proved that the majority of the customers preferred the E-Wallet for their fast service. Finally, it was concluded that the customer perceptions about the e-wallets are good and they accept that the e-wallet is an alternative, attractive, supportive and necessary one of digital era.

**Alaknanda Lonare (2018)[5]** studied about 'E-Wallet Diffusion and Adaption in Indian Economy' to understand the factors affecting the increase in user proportion and its significance in adoption of e-wallet and also the disparity in user proportion in metro and tier-2 cities. A total 285 valid responses as a part of pilot test were analyzed to establish the outline of the study. The only significant variable for e-wallet adoption that was indicated was 'Simplicity', which implies the ease of use of the wallet payment system. Looking at the vendor perspective, the e-wallet adoption is much less than what had been anticipated. One of the unexpected factors was the fact that the vendors are approached by the e-wallet

representatives to adopt it. Hence e-wallets have been adopted by the user population and are satisfied with it.

**Satadruti Chakraborty (2017)**[6] studied about 'A Study to Identify Parameters That Affect Customer Satisfaction for E-Wallet Services in India'. He has used an empirical survey. He said male and female customers showed no difference in their perception of overall satisfaction yet discriminate Analysis revealed significant differences in the parameter leading to overall satisfaction for male and female consumers. There has been no research till date that focuses on customer satisfaction with using digital wallet services in India.



**Data Analysis and Interpretation**

**Demographic Profile of the Respondents:**

- Majority of 72 per cent of the Respondents were aged between 19 – 30 years.
- 60 per cent of the Respondents were Female members of the society.
- Most of the Respondents were either Students or Businessmen.
- Most of the Respondents earned a Monthly Income ranging between Rs.10001 – Rs.30000.
- Majority of about 72 per cent of the Respondents were Degree holders.
- Majority of 87.2 per cent of the Respondents had more than 3 members in their family.
- Nearly half of the respondents were living in Urban areas.

**Perception of the Respondents towards E-Wallet:**

- Majority of the Respondents have acquired the information about E–Wallet Payment System from their Friends.
- Majority of 77.6per cent of the Respondents were either fully or partly aware of the method of using E–Wallet.
- Time Saving and Safety are the primary reasons stated by the Respondents for preferring E–Wallet.
- More than half of the Respondents used their Smart Phones for their E–Wallet Payments.
- Google Pay, Paytm and Amazon Pay were the most preferable E– Wallet Payment Gateways by the Respondents.
- Most of the Respondents preferred to use their E–Wallet primarily for Online shopping, Money transfers, Bill payments, etc.
- Most of the Respondents used their E–Wallet for their regular purchases or for availing Premium and Cash back offers.
- Majority of 70 per cent of the Respondents were likely to continue E– Wallet usage.
- Most of the Respondents agreed that E–Wallet is a useful mode of payment especially during the lockdown period announced due to the Covid-19 Pandemic situation.
- 44.8 per cent of the Respondents agreed that E–Wallet transactions were safe and secured.

**Level of Satisfaction of the Respondents towards E-Wallet Services:**

**Table No. 1**

**LEVEL OF SATISFACTION TOWARDS E-WALLET SERVICES USED**

| Level of satisfaction | Frequency | Percentage |
|---|---|---|
| Highly Satisfied | 16 | 12.8 |
| Satisfied | 78 | 62.4 |
| Neutral | 18 | 14.4 |
| Dissatisfied | 5 | 4.0 |
| Highly dissatisfied | 8 | 6.4 |
| **Total** | **125** | **100.0** |

**Source: Primary Data**

This table reveals the level of Satisfaction towards of the Respondents E-wallet services used. It is clear that out of the 125 Respondents, about 75 per cent of them are Satisfied towards the E-wallet services used and only around 10 per cent of them have a dissatisfaction in this respect.

**General Obstacles Faced by the Respondents in E-Wallet Usage:**

**Table No. 2**

**GENERAL OBSTACLES FACED IN E-WALLET USAGE**

| Obstacles | Frequency | Percentage |
|---|---|---|
| Feeling of amount insecurity | 36 | 28.8 |
| Excessive Processing time | 38 | 30.4 |
| Danger of losing money | 28 | 22.4 |
| Non applicability for international transactions | 23 | 18.4 |
| **Total** | **125** | **100.0** |

**Source: Primary Data**

This table highlights the General Obstacles faced by the Respondents while using their E-wallets. It is evident that Excessive Process time and Feeling of amount insecurity are the major obstacles that hinder the E-Wallet usage among most of the Respondents.

**Overall Satisfaction of the Respondents towards E-Wallet Payment System:**

**Table No. 3**

**OVERALL SATISFACTION TOWARDS E-WALLET PAYMENT SYSTEM**

| Level of Satisfaction | Frequency | Percentage |
|---|---|---|
| Highly Satisfied | 22 | 17.6 |
| Satisfied | 70 | 56.0 |
| Neutral | 20 | 16.0 |
| Dissatisfied | 6 | 4.8 |
| Highly Dissatisfied | 7 | 5.6 |
| **Total** | **125** | **100.0** |

**Source: Primary Data**

This table shows the overall satisfaction level of the Respondents towards the E-wallet Payment System. It is seen that a majority 73.6 Per cent of the Respondents have the satisfactory opinion towards the E-Wallet Payment System.

**Testing of Hypotheses using Chi – Square Test:**



The following Null Hypotheses have been formulated based on the objectives of the study:

**$H_0$: There is no significant relationship between select demographic variables of the Respondents and their Purpose of Using E-Wallet.**

**$H_0$: There is no significant relationship between select demographic variables of the Respondents and their Overall Satisfaction towards E - Wallet System.**

These Hypotheses have been analysed using Chi – Square Test and the results have been summarized and tabulated below:

| Factors | Chi- Square Value | Df | P - Value | Inference | Result |
|---|---|---|---|---|---|
| **Association between select demographic variables & the respondent's purpose of using e-wallet** | | | | | |
| Age Of The Respondents *Purpose Of Using E –Wallet | 38.783 | 25 | **.039*** | **Significant** | **$H_0$ Rejected** |
| Gender Of The Respondents *Purpose Of Using E –Wallet | 2.822 | 5 | .727 | Insignificant | $H_0$ Accepted |
| Occupation Of The Respondents *Purpose Of Using E –Wallet | 33.029 | 25 | .130 | Insignificant | $H_0$ Accepted |
| Family Income Of The Respondents *Purpose Of Using E –Wallet | 14.922 | 15 | .457 | Insignificant | $H_0$ Accepted |
| Education Qualification Of The Respondents *Purpose Of Using E – Wallet | 32.626 | 20 | **.037*** | **Significant** | **$H_0$ Rejected** |
| Marital Status Of The Respondents *Purpose Of Using E –Wallet | 7.901 | 10 | .639 | Insignificant | $H_0$ Accepted |

| Factors | Chi- Square Value | Df | P - Value | Inference | Result |
|---|---|---|---|---|---|
| **Association between select demographic variables & the respondent's overall satisfaction towards e-wallet** | | | | | |
| Age Of The Respondents *Overall Satisfaction Towards E- Wallet | 31.631 | 20 | **.047*** | **Significant** | **$H_0$ Rejected** |
| Gender Of The Respondents *Overall Satisfaction Towards E-Wallet | 2.161 | 4 | .706 | Insignificant | $H_0$ Accepted |
| Occupation Of The Respondents *Overall Satisfaction Towards E-Wallet | 22.491 | 20 | .314 | Insignificant | $H_0$ Accepted |

| | | | | | |
|---|---|---|---|---|---|
| Family Income Of The Respondents *Overall Satisfaction Towards E-Wallet | 11.232 | 12 | .509 | Insignificant | $H_0$ Accepted |
| Education Qualification Of The Respondents *Overall Satisfaction Towards E- Wallet | 30.471 | 16 | **.016*** | **Significant** | **$H_0$ Rejected** |
| Marital Status Of The Respondents *Overall Satisfaction Towards E-Wallet | 29.049 | 8 | **.000**** | **Significant** | **$H_0$ Rejected** |

**Note: * Significant at 5% level of significance.**
****Significant at 1% level of significance.**

**Conclusion & Suggestions**

Although the Demonetization drive of the Government of India has contributed immensely towards the awareness, usage and acceptance of online payments, the usage of these E-Wallets have drastically increased and gained significance during the Covid-19 Pandemic crisis situation. The present study has been undertaken among conveniently selected 125 Respondent E-Wallet users of Trichy Town in order to study their perception towards E-wallets. The study has found out that although most of the Respondents studied are satisfied with the E-wallet Services, the major problems encountered by them while using E-wallet are long transaction time taken for processing. In this context, it is suggested to the E-wallet users to be very cautious and careful while operating their E-wallet and while sharing their account related details. E-wallet user should never share their personal details like pin numbers, passwords etc., with anyone. The PIN or Passwords should be changed frequently and memorized before destroying.

**Scope for Further Research**

The present study on Customer Perception towards E-Wallet has been undertaken only in Trichy Town. It can be further extended to have a comparative study of E-Wallet users in two or more regions in order to provide more concrete and genaralised findings to the society. Moreover, a comparative study of the different E-Wallet Gateways so as to provide information on the best one for the customers.

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# SIGNIFICANCE OF GUEST WORKERS IN KERALA: AN ECONOMIC ANALYSIS

**N. K. MUNEER**
Research Scholar, PG & Research Department of Economics, Jamal Mohamed College (Autonomous), (Affiliated to Bharathidasan University), Tiruchirappalli.
**Dr. D. KUMAR**
Research Supervisor & Associate Professor, PG & Research Department of Economics, Jamal Mohamed College (Autonomous), (Affiliated to Bharathidasan University), Tiruchirappalli.
**Dr. C. P. SHAHEED RAMZAN**
Associate Professor, Post Graduate Department of Economics, Government Arts and Science College, Kozhikode. (Co-Guide)



**Abstract**

Kerala government calls migrant labours as 'Guest Workers' first in the country. Guest workers (Migrant Workers ) are integral part of labour market in Kerala. Manual labour deficiency is a major problem faced by Kerala labour market both in rural and urban areas. The shortage of casual labours has been solved by guest workers from other parts of the country. Shortage of labour is the result of some peculiarities in Kerala such as universal education, implementation of land reforms, gulf migration, disproportionate growth of service sector and attitude of people towards employment. Kerala offers the highest wages for migrant workers for manual jobs in the country. Guest workers are found in the sectors like agriculture, construction, manufacturing, hotels and hospitality in Kerala. There are guest labourers from almost 24 states of the country in the state. There are some pull factors and push factors which attract these labourers into Kerala .This paper examines labour migration to Kerala, important push and push factors of labour migration and key measures by the government to promote economic and social benefit of guest workers and the state's response to the distress of guest workers during lockdown.

Key Word : Labour Market , Migrant labour, Guest labourers , Pull Factors, Push Factors, Place of Origin , Place of Destination. Lockdown.

## 1 .Introduction

Kerala is the state situated in the south west part of India. It has many peculiarities especially in human and social development. Guest workers from other parts of the country play crucial role in the Kerala labour market. Though the correct measurement of guest workers is not available, it was estimated that there are more than three million guest labourers in Kerala. Service sector in the state has grown as a result of some structural changes from agriculture to service sector. Production sectors both agriculture and industry could not generate stable and secure jobs to the youths of Kerala ,subsequently

unemployment was very high in the state . Millions of Kerala youths migrated to foreign countries and other states of the country for employment.

Construction boom in Kerala demanded large number of manual labourers which were not available in the state. Farming sector also witnessed the same situation. High demand for the manual labourers was filled by guest workers from other parts of the country. Gulati Institute of Finance and Taxation (GIFT) conducted a study in 2013 and concluded that there were 2.5 million guest workers in Kerala and estimated that 2.35 lakh people are added in each year. Another study conducted by Centre for Migration and Inclusive Development (CMID) estimated that there were 4 million guest workers in Kerala in 2017. There are some facts which compel the migrants to leave their own states such as economic, social and others. Some economic and social situations in Kerala attract guest workers into the state. This research paper is an investigation into pull and push factors of migration of guest labourers in Kerala.



Declaration of Lockdown in the country as a measure to control COVID -19 on 20 of March 2020 caused immeasurable miseries and problems to guest workers in India. Thousands of migrants lost their jobs, dwelling places even wages. This is paper investigates measures taken by Government of Kerala to address the problems faced by migrant workers in the state. Explanation of steps taken by Government of Kerala for the socio-economic development of guest workers in general also given.

**2. Review of Literature**

Harris and Todaro (1970) elaborated the basic two sectors of rural – urban migration. According to Todaro the gradual but continuous transfer of economic agents from rural based traditional agriculture to urban oriented modern industry is taking place in every economy.

Dr B A Prakash (1999) conducted a study on consequences of Gulf migration in Kerala and concluded that it has resulted in socio-economic changes the state. The result of foreign remittances can be seen in consumption pattern, saving and investment, labour market, and income distribution in the state.

Dr Manoj P K and Neeraja James ( 2013) conducted a study on socio-economic conditions of migrant labourers in Kerala. They pointed out that the working condition and living condition of migrant labourers in construction sector was very poor. Labourers were compelled to work in dangerous conditions without proper protections. There were violation of human rights. The migrant workers were denied social security measures.

Vidya Viswanath and Dr Manoj Pk (2015) too investigated into the socio-economic conditions of migrant labourers in Kerala. They focused on mental satisfaction of labourers. According to them 92.50 per cent of migrant labourers in Kerala were satisfied with their jobs because of higher wages offered in the state. They were not concerned with any type of social security measures. He concluded that migration has improved economic and living standard of the migrants.

**3. Objectives of study**

a. To understand push and pull factors of migration of labourers to Kerala.

b. To critically analyse various measures taken by Government of Kerala for economic and social development of guest workers.

c. To analyse the economic significance of guest workers in Kerala.

**4. Methodology of study**

In order to achieve the first and last objective primary data is collected by using scheduled questionnaire among 200 guest labourers in Kozhikode district of Kerala. Second objective is fulfilled by using data from various secondary sources like Kerala Economic Review published by Kerala Planning Board, data from Labour Department of Kerala, magazines and other official sources. Management of guest workers at the time of lockdown due to COVID-19 was collected from various news papers.

**5. Profile of Guest Labourers in Kerala**

5.1 Background

Generally economic and social imbalances among states in India leads to internal migration. Better educational achievement, high literacy rates and lack of professional and skilled jobs had prompted people of Kerala to look for higher wages outside the country. The tendency of migration of Kerala youths led to a decline in the availability of workforce in Kerala especially in manual unskilled works. The demographic feature of the state with stagnant population growth and an aging population combined with the tendency of youth migration abroad resulted in acute shortage of manual workers.

Migration of Kerala people to Middle-East countries has two consequences such as labour shortage and remittances from abroad. The foreign remittances resulted in construction boom in the state which needed large number of unskilled labourers. Migration therefore also taken place either because the locals have priced themselves out of the informal service sector or as in big cities like Mumbai, Chennai and Culcutta, they have placed some tasks beneath them and migrants fill the gap. Major infrastructure construction projects

implemented recent years in Kerala like Cochin Metro ,Kannur Air Port , various roads and bridges and Techno Parks also demanded huge labour force in the state.

Government of Kerala introduced many social welfare schemes for the socio-economic development of guest workers. Interference of state government helped the guest workers to reduce their sufferings at the time of lockdown.



**5.2 Evolution of Migration of Labourers into Kerala**

In-migration of labourers to Kerala has a long history. At the earlier stages of migration,it was mainly from neighbouring states like Tamil Nadu and Karnataka. The migrant labourers engaged in plantation sector in the hill areas of the state like Iduki and Waynad districts. Other works done by migrant workers were brick kilns and digging up of earth. Labourers from Karnataka concentrated in Waynad and Kasargod districts while migrants from Tamil Nadu settled other parts of the state. Low wages and lack of employment opportunities were the important reasons for the migration from Tamil Nadu. The Tamil workers were predominantly from Dindigul, Tiruchirappalli, Theni, Madurai and Coimbathoor districts. In 1970s construction sector was filled by migrant workers from Tamil Nadu.

The second stage of immigration of guest workers started with the arrival migrants from Odisha to work in timber industries in Perumbavoor in Ernakulam district and Kallai in Kozhikode district. Migration from Bihar started with the emergence of iron and steel industry in Kanjikode (Palakkad District). The collapse of forest based plywood industries in Assam led to the migration of the labourers from Assam. Migrants from West Bengal engaged in plywood industries and construction sector. At the earlier times labour migration was through social network of labourers. Later it was carried out by agents and multinational companies.

**6 .Profile of some sourcing states of labour migration in Kerala**

6.1 Tamil Nadu

A study conducted by CMID reveals that Tamil Nadu continues to be one of the major sources of footloose labour in Kerala. It is found out that guest labourers from 24 districts out of 32 districts worked across all the districts in Kerala. They concentrated mostly in three cities which share border with Tamil Nadu namely Thiruvananthapuram, Kollam and Palakkad. For a long period of time the plantations in Idukki and Waynad engage workers from Tamil Nadu. Usually both men and women came from Tamil Nadu leaving the children with other family members.

6.2 Karnataka

Migration from Karnataka was mostly confined to the three neighbouring districts such as Kasargod ,Kannur and Wayanad. Guest workers from 17 districts of Karnataka worked in Kerala during 2015-2017. 'Kannadigas' constituted the majority of the footloose in Kasaragod and Wayanad districts. Stone cutting mines in Kasargod and Kannur and plantation in Waynad utilise the service of guest workers from Karnataka in large numbers.

6.3 Odisha

Odisha is the first state beyond South India from where workers came to Kerala in significant numbers. Guest workers from 22 districts of Odisha from all regions were found working in Kerala. More than half of the guest workers from Odisha belong to tribal community from Mayurbhanj, Malkangiri, Gajapati, Rayagada Kandhamal and Sundargarh districts of the state. Some of the guest workers from Christian families migrates to Kerala after the Kandhamal riots in 2008. Traditional fishermen from coastal Odisha worked in boats in different fishing harbourers of the state while women and girls worked in the textile and apparel sector in Kerala.

6.4 Jharkhand

Guest workers from more than two-thirds of the districts in Jharkhand were engaged in various jobs in Kerala. Majority of guest workers from Jharkhand belonged to Oraon tribal community. It is important to note that majority of guest workers from Jharkhand are organised and mobilised through a network of intermediaries.

6.5 Bihar

Guest workers from almost all districts in Bihar were found in Kerala and are predominantly driven by social network .They are found mostly in construction sector, brick kilns and plantation sectors of Kerala. Binanipuram in Ernakulam district is a residential pocket of guest workers from Bihar.

6.6 West Bengal

Guest workers from West Bengal constitute one of the largest proportions of the footloose labour in Kerala .Majority of guest workers from West Bengal were Muslims. Guest workers from West Bengal mainly concentrated in construction sector and agricultural activities.

6.7 Assam

Collapse of plywood industries in 1996 was the main reason for migration of workers from Assam. Though at the earlier times Bengali Muslims constituted the major share of guest

labourers from Assam there are Hindu and Muslim migrants from Assam working in Kerala. Plywood industries which are concentrated in Perumbavoor and Valapattanam engages migrant workers from Assam. Some of them were also engaged as labourers for loading and unloading ice and fish at various fish landing centres in the state. They are also found in hospitality and plantation sectors in the state.

6.8 Uttar Pradesh

Guest workers from 18 districts in Uttar Pradesh had been found in Kerala. They are engaged in iron industries and carpentry works. Kanjikode in Palakkad district and Nellikuzhi and Binanipuram in Ernakulam districts were the major residential pockets of workers from Uttar Pradesh.

6.8 Guest labourers from Other countries

There are large number of migrant workers from Bangladesh, Nepal, Maldives, Indonesia ,Kenya, Nigeria, Philippines and Sri Lanka in large cities like Ernakulam, Kozhikode and Thiruvananthapuram. There are also some illegal migrants from Bangladesh who report Assam or West Bengal as their native place. Nepal men (Gurkas) had been employed mostly as security personnel. Most of the hospitality industry in Kerala engages men and women from Nepal. Unlike other citizens, citizens of Nepal do not require visa if they enter India directly from Nepal.

**7. Economic Activities Engaged by Guest Labourers**

Most of activities both unskilled and semiskilled are engaged by guest workers in Kerala. The economic activities done by guest workers are ironically known as 3Ds namely Dangerous, Dirty and Demeaning. Plantation is the oldest sector in which migrants were attracted. Historically tea, coffee and cardamom plantation are highly depending on guest labours from Tamil Nadu and Karnataka. Most of the guest workers are in construction sector. National and multinational companies which undertake large scale construction projects employ guest workers. Most of the guest workers in construction sector are from backward communities from West Bengal, Jharkhand, Bihar ,Uttar Pradesh , Tamil Nadu and Odisha. Traditional fishermen from five Indian states like West Bengal, Odisha ,Andhra Pradesh , Karnataka and Tamil Nadu are working in marine fishing in the state. There are guest workers in inland fishing also. As a result of collapse of plywood industries in Assam , workers from Assam ,Odisha and west Bengal migrated to Kerala. Ernakulam and Kannur are the two districts in which plywood industries are concentrated in Kerala. There are guest workers in mining and quarrying sector which includes granite stone cutting, red stone

cutting and sand mining. Mainly single men from West Bengal, Assam ,Odisha ,Tamil Nadu and Bihar engage in mining and quarrying sector. Guest workers from north eastern states and Nepal are found in hospitality sector in Kerala. Other sectors like iron and steel manufacturing, textile and apparel , wood furniture , footwear industry and sea food industry also give employment to guest workers in Kerala. Guest workers are also found in mosques and temples as priests in Kerala.

8. A**nalysis of Guest workers in Kerala**

Though guest workers are engaged in all types of activities, majority of them are in construction work. In construction sector they are doing all types of activities .Result of field survey shows that 54 per cent of them are dealing with construction activities. Guest workers are found in industrial activities like manufacturing of chapels, bricks, plywood industries and furniture manufacturing in the study area. The following table explains different activities engaged by guest workers in study area.

Table No: 8.1 Activities done by guest workers in Kozhikode district

| Activities | Numbers | Per Cent |
|---|---|---|
| Construction | 109 | 54.50 |
| Industry | 22 | 11.00 |
| Hotels & Restaurants | 21 | 10.50 |
| Agriculture | 16 | 08.00 |
| Shops | 13 | 0 6.50 |
| Quarrying | 08 | 04.00 |
| Others | 11 | 05.50 |
| Total | 200 | 100 |

Source; Researcher formulated from Survey

The wages obtained by guest workers are not same. Wage rate differs from Rs 500 to Rs 1800 per day. Some of the guest workers have become contractors and owners of small enterprises. Most of them are living single in lodges. A few of them have settled permanently in the state. The table below shows monthly earnings of guest workers which are obtained in the survey.

Table No: 8.2 Monthly earnings of guest workers in Kozhikode district

| Income (Rupees) | Numbers | Per cent |
|---|---|---|
| Up to 12000 | 22 | 11.00 |
| 12001- 16000 | 57 | 28.50 |
| 16001-20000 | 69 | 34.50 |
| 20001-24000 | 24 | 12.00 |
| 24001-28000 | 20 | 10.00 |
| 28001 and Above | 08 | 04.00 |
| Total | 200 | 100 |

Source: Researcher formulated from Survey.

**9. Push and Pull Factors of guest labourers in Kerala**

9.1 Push Factors



Push factors are those factors which force an individual to leave his place of origin voluntarily. According to Zelinsky people move from less economic opportunities and retarded social development towards the developed and fast developing areas where migrant can expect greater gains and consequently better living. Push factors at the place of birth work as a repellent force and make pressure on the people to leave their place of origin. Migration of labourers can be treated as the result of push factors (negative forces) in the area of origin and the pull factors (positive factors) in the area of destination.

9.1.1. Economic Factors

Low wages, unemployment, poverty, indebtedness, irregularity in employment and low level of economic development are the important economic factors which compel the guest labourers to leave their place of origin. The researcher find out that these economic factors are the causes of migration of more than 90 per cent labourers. Lack of adequate employment opportunity and low wages are the prime reason for migration. Collapse of the plywood industry and the resulting unemployment were the initial reason for migration from Assam in the earlier stages.

9.1.2. Social and Political Factors

It is found out that social factors like cast discrimination and oppression are also responsible for leaving native places. Political and communal violence in northern states of the country induce minorities and scheduled cast communities to leave their place of origin. The source districts eastern and north eastern states are well known for political and communal conflicts. Some respondents of guest labourers from Assam opined that forced recruitment by some insurgent groups is also caused for leaving their native place. Some migrants from Odisha who were Christians reported that they had fled their home state mainly because of the communal violence in 2008. According to some migrants from Assam political tension and lack of freedom to move around in their native places are the reasons for migration. The enforcement of Foreigners Act in Assam has accentuated the movement of undocumented migrants from Bangladesh in Assam to Kerala.

9.1.3.Natural Calamities and Droughts

The major source areas from where workers come to Kerala are famous for cyclones ,floods as well as drought. Natural calamities like floods and cyclone particularly in

coastal areas of the country and in Assam cause some migrants to leave their native places. Occurrence of natural calamities destroys dwelling places and all earnings which compel them to migrate other places. Droughts and lack of rains leads agriculture crises particularly in Tamil Nadu , Andhra Pradesh and northern parts of Karnataka.



9.1.4. Government Policies

State governments like Odisha and Jharkand implemented policies to protect nature and wild life like establishment of Marine Protected Areas and National Wild life Parks which caused for losing of livelihood opportunities of people also contributed for migration. The nesting of Olive Ridley turtles along the Odisha coast and related conservation measures have forced the fisher folks from Odisha to migrate to Kerala . Un availability of sufficient fish landing centres and supporting facilities in their native place have also caused for migration of fishers from Kanyakumari district of Tamil Nadu.

9.1.5.Other Reasons

Fishers from Kakdwip in Sundarbans revealed that exploitation by the boat owners in their native place induced them to leave . Workers from Jharkhand Odisha ,including those from tribal communities went out from their homeland due to threats and challenges they faced at their native place due to illegal mining and allied activities. The collapse of plywood industry in 1996 was the reason for starting migration from Assam to Kerala.

9.2. Pull Factors

Pull factors are the favourable circumstances in the destination area that make it more attractive place to live than their native places for migrants .Kerala has some unique features which attract migrant workers .Following are the some attractions in Kerala for migrant workers.

9.2.1. Economic Factors

High wage rate and better employment opportunities are the important factors which attract guest labourers into Kerala. Non availability of domestic workers especially manual unskilled labours resulted by migration of labourers from Kerala to middle-east countries and socio- economic peculiarities of the state are attributed as the reasons for high wages in Kerala. Remittances from Middle East countries led to construction boom in Kerala. Most of the guest labourers engage in construction sector.

9.2.2. Peace and Social Harmony

Minorities like Muslim and Christian labourers consider Kerala as a comfortable and peaceful place to live compared to their native places in northern states of India. In the field survey many of guest labourers (Artisans) from Uttar Pradesh and Bihar cited the importance of conflict free and peaceful situation in Kerala. It is important to note that there are churches and mosques which deliver services in Hindi, Oriya and Bengali languages in Kerala.

9.2.3. Infrastructure Facilities

Transport facilities especially long distance direct trains from different parts of the country to Kerala facilitate better movement of guest labourers. For example Guwahati-Trivandrum express train which starts from Assam passes though Bihar, Jharkhand, Odisha, Andhra Pradesh and Tamil Nadu helps travelling of guest labourers. There are long rout trains from North -Western states like Rajadhani express and Mangala Express. There exist better communication facilities like postal system and mobile net work coverage in the state . It is very easy to transfer money from Kerala to their native place through formal and informal channels

9.2.4. Better Education and Health Facilities.

Kerala is famous for better education and health facilities. Universal school education and availability of schools also attract some guest workers. Children of guest workers are studying in schools and colleges in Kerala. Public Education system in Kerala induced some guest labourers to settle permanently in the state Like education public health system in Kerala is also a pull factor for migration of labourers into Kerala .There exist different types health systems in each village of Kerala irrespective of rural and urban divide.

9.2.5. Other Factors

There exist a vide network and agents to recruit guest workers from other states. There are some labours who act as agents for labour recruitment. Some organisations including Christian missionaries recruit young men and women from north eastern states to work their hospitals and other institutions in Kerala. In hospitality sector some institutions send their students as trainees to various hotels and resorts in Kerala.

**10. Measures by the Government of Kerala for the Welfare of Guest workers**

Kerala is the first state in the country to enact a social security scheme for guest workers. Government of Kerala constituted a Working group on Labour Migration under the 13$^{th}$ Five-Year Plan (2017-2022).The Fourth Administrative Reforms Commission (ARC) evaluated the implementation of the welfare schemes for guest workers as a priority.

Various departments are following several measures for social and economic development of the guest workers.

10.1 Education Department



The General Education Department of Kerala has been engaged in promotion of inclusive education for children guest workers since 2008.Sarva Shiksha Abhiyan appointed educational volunteers who speak of mother tongues of migrant children in selected schools in areas with concentration migrant children. As a result of these programmes, there are number of students studying in various schools in Kerala. The Kerala State Literacy Mission implemented a programme to teach the guest workers Hindi and Malayalam languages in 2017. Children of guest workers are also studying in colleges in the state. There is educational scholarship for children of migrant workers.

10.2 Health Department

Resourceful migrant workers were recruited and trained to provide health information and connect the migrants to services in their own language coordinating with the other frontline workers of the department. The Department of Health and Family Welfare has introduced Link Workers through National Health Mission (NHM) in addition to the HIV prevention intervention. Guest workers are also provided free health services including preventive vaccines just like natives of Kerala.

10.3 Social Justice Department

The Social Justice Department has started setting up mobile crèches to take care of kids of migrant workers .There are three worker facilitation centres in the state for migrants one each in the south, central and north regions.

10.4 Interstate Migrant Workers Welfare Scheme (ISMWWS) 2010

Under the ISMWWS, a separate fund was created under the Kerala Building and Other Construction Workers Welfare Board (KBOCWWB) for the welfare of migrant workers. A worker in the age group of 18 to 60 years can enrol under the scheme after completion of one month from his arrival in the state, paying a renewable annual membership fee of Rs 30. Government contributes a sum equal to three times of the annual receipts through membership to the fund, and a similar contribution is also earn marked from the KBOCWWB. As per the scheme every employer who engage interstate migrant workers should ensure that such workers are registered under the scheme. Following table explains salient features of the interstate migrant workers welfare scheme 2010, revised in 2019.

Table No: 10.1 Features of Interstate Workers Welfare Scheme

| No | Package and Eligibility | Benefit |
|---|---|---|
| 1 | Rs 2 lakh for those enrolled and Rs 25,000 for those not enrolled | Compensation to family upon death of the worker. |
| 2 | Rs 10,000 compensation during membership period for temporary disability of not less than six- month duration due to work –related accidents. | Relief Benefit |
| 3 | Rs25,000 for treatment of members for fatal diseases that five or more days , with or without hospitalisation | Treatment Benefit |
| 4 | Rs 25,000 to Rs 50,000 for those exit from labour market after a minimum of five-year enrolment under the scheme. | Terminal Benefit |
| 5 | Maximum Rs 50,000for body repatriation of migrant workers who die in Kerala , irrespective of enrolment | Body repatriation |
| 6 | Annual scholarship of Rs 1000 to Rs 3000for the education of children of enrolled migrant worker | Education Scholarships |
| 7 | Rs 15,000 for maternity –related expenses | Maternity Benefits |

Source: Labour Commissionerate (GOK 2019)

10.5 Apna Ghar Housing Scheme

The Apna Ghar Housing scheme was launched in 2019 by the DOLS with the intention to provide affordable rental housing to migrant workers in the state. The migrant hostel with facilities dormitory style rooms, cooking and dining facilities ,drying areas and toilets is available to the migrant workers at a subsidised rent though their employer .A bed can be availed by migrant workers at a rent of Rs 1000 per month. DOLS has constructed such hostel in Kanjikode, Palakkad and intends to construct such hostels in Ernakulam and Kozhikode.

10.6 AAWAZ Insurance scheme

Aawaz is an insurance scheme launched by DOLS in 2016 and is available with effect from 1st November 2017, the 61st anniversary of formation of Kerala state exclusively for migrant workers. A migrant worker can get enrolled for free under Aawaz and avail a health insurance cover of Rs 15000 and an accidental insurance cover of two lacks. Registration is done through the DOLS facilitation centres and an identity card is issued. Aawaz scheme is ensuring cashless medical treatment to beneficiaries through Bio- metric cards.

10.7 A Critical Review of the State of Access to DOLS Schemes

Despite the policy measures, the workers have not been able to benefit substantially from any of the schemes because majority of workers who come to Kerala are not recruited by a contractor from their native states, the Interstate Migrant Workmen (Regulation of Employment and Condition of Services-ISMW) Act 1979,does not apply to them in its

current form. Most of those who are recruited at the native state and brought by the contractors to Kerala also are not registered as the data for the period 2012-2017 reveals.

**Table No: 10.2 Number of Registered guest workers in Kerala**



| Financial Year | Sex | | Total Registration |
|---|---|---|---|
| | Male | Female | |
| 2012-2013 | 6462 | 371 | 6833 |
| 2013-2014 | 9854 | 247 | 10,101 |
| 2014-2015 | 10,662 | 349 | 11,011 |
| 2015-2016 | 4157 | 224 | 4381 |
| 2016-2017 | 5560 | 287 | 5847 |

Source: Welfare to Rights: Implementation of Select Legislations: A Review, ARC (GOK 2018)

It is clear from the table that as observed by the Administrative Reforms Commission the scheme has not become successful with only 2741 registration during 2016-2017 whereas Kerala was estimated 2.5 million interstate guest workers in the state. During the period from 2012 to 2017, a total of Rs 12.3 lakh was spent as benefits to migrant workers which was only 1.3 per cent of the total available funds .It is also important to note that the benefits disbursed were mostly related to compensation towards death or repatriation of the body of the died workers .

Lack of awareness and poor demand from the beneficiaries are the important reasons for the failure of the scheme. Lack of adequate staff in KBOCWWB for implementing the scheme is also another reason for failure. Formalities for fulfilling the requisite for registration like certification by employer and capping of monthly wage Rs 7500 are also another reason for failure of the scheme. Introduction of AAWAZ by collecting biometric data is appearing more surveillance measure than with the intend providing health and accidental insurance. One of the key reasons for the low awareness and uptake of the scheme is the human resource constraints of DOLS to promote awareness and enrolment. Employers are not interested to register all workers fearing that this may result in documentation of the number of persons attracting legal action to provide them with employee benefits.

**11. COVID-19 And Guest workers in Kerala**

Declaration of the national lockdown on 25 March 2020 as a measure to control of COVID-19 had adversely effected migrant workers in the country. Migrant workers suffered a lot, they were abandoned by their employers, evicted from their residences, deprived of social security even their wages and thousands of migrant workers were pushed to the streets

with their families. Thousands of workers were forced to walk towards their homes hundreds kilometres away. Some of them even died on the way without getting food and shelter.

The first case of COVID- 19 case in India was identified in Kerala on 30th January 2020. All of the guest workers lost their jobs as a result of lockdown. Many of the employers asked their workers to return home still the situation improved.



The announcement of lockdown panicked the workers and their families also. Being access to food was a challenge, the Local Self –Governments gave the responsibility of providing food to employers and house owners who gave house on rent to workers. Many of them tried to walk on roads and railway lines to their native places. News papers reported protests by guest workers in many parts of the state like Paippad in Kottayam district, Koothattukulam in Ernakulam district, Pattambi in Palakkad district ,Payyannur in Kannur district and in other parts of the state. There was protest in Perumbavoor in Ernakulam district on the poor quality of food given to them.

When Shramik trains were organised for workers to return home, workers living in rural areas struggled to reach at railway stations .There were trains to Bihar, Uttar Pradesh, Jharkhand , Odisha ,West Bengal and Assam from Kerala during the period of pandemic. Some private bus operators organised trips charging huge amount to West Bengal, Bihar and other parts. Since the Shramik Special trains were discontinued without providing opportunities for all workers to return home ,a lot of workers compelled to travel by air by borrowing money from others. In the unlock phase many of guest workers are returning to Kerala even through air to get any job in the state.

As Government of India introduced Shramic special trains, various departments worked together for screening COVID-19 and facilitated their return to native places. Kerala Police and Kerala State Road Transport Corporation provided their buses to transport registered workers to various railway stations. Free food and water were provided to the workers at the time of travelling. Collective efforts of the volunteers, activists, NGO, contractors, employers and public were worth mentioning to help guest workers. Various types of supports which included donation of food ,masks and sanitizers ,establishing multilingual help lines and public announcement, preventing forced detention, providing healthcare services ,helping workers to travel to native states and using all medias including social media to facilitate support to migrant workers.

As a result of return of guest workers due to COVID-19 all most all economic activities in Kerala were stopped. Construction sector in the state was badly affected.

Contractors in construction sector even went to native places of workers to bring them Kerala for completion of their works .Hotels and restaurants also faced difficulties in the absence of guest workers for functioning. Many of the saloons and barber shops remained closed even after lockdown due to lack of workers. Actually the COViD-19 and lockdown were a lesson to 'malayalees' to assess the influence of guest workers in their normal life.

**12. Conclusion**

Kerala has become one of the most promising destinations among Indian states for guest workers from other parts of the country. There are guest workers from almost all states in Kerala. A longest migration corridor has emerged , connecting Kerala with Assam, West Bengal ,Odisha ,Jharkhand, Bihar and Uttar Pradesh. The demographic features of Kerala population,Shortage of labour, backwardness in source region and favourable socio-economic conditions in Kerala indicate the possibilities of increase in migration. Many factors economic ,social and political induce guest labourers from their native places to migrate Kerala. Economic factors like low wage, unemployment and poverty are the important push factors. There are some economic and social factors which attract the migrant labours into Kerala. High wages and more employment opportunities are the important pull factors of migration into Kerala.

This paper has also discussed measures taken by government of Kerala to promote socio-economic development of guest workers and response of the state to the distress of migrant workers during the national lockdown by using valuable secondary evidences. Kerala's experiences to promote the welfare of migrant workers in the state are important lessons for the inclusion of migrant workers in India. Migrant Workmen (Regulation of Employment and Condition of Services) Act 1979 has to be amended to include all migrant workers including those who move themselves..Being guest workers are an integral part of Kerala labour market both government and public should recognise and respect them and their services.

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# CONSUMERS' PURCHASING BEHAVIOUR TOWARDS INSTANT FOOD PRODUCTS IN TIRUCHIRAPPALLI CITY

**Dr. S. BASHEER AHAMED**
Assistant Professor, PG & Research Department of Commerce, Jamal Mohamed College (Autonomous), (Affiliated to Bharathidasan University), Tricuchirappalli-20.

**Mrs. C. VEERALAKSHMI**
Assistant Professor, PG Department of Commerce, Jamal Mohamed College (Autonomous), (Affiliated to Bharathidasan University), Tricuchirappalli-20.



**Abstract**

*The insight will help the producer to adopt innovative strategies which would help not only to attract new customer but also the maintain the loyalty of the existing customer, as in the present competitive scenario the consumer are prepared to select their right product not only based on their needs but However there is high growth tendency for products it faces some difficulties in achieving their destination. Hence the purpose of this study is to mention the force that influence on consumer purchasing pattern particularly in Tiruchirappalli. It also basic of personal interest shown by the producer. The techniques used in marketing include choosing target markets through market analysis and market segmentation, as well as understanding methods of influence on the consumer purchasing behavior. The marketing planning creates strategies for the company to place advertisement to the dedicated consumer.*

**Keyword: consumer purchasing behavior, customer satisfaction, attract the products**

## Introduction

"Food" is known as "energy" which refers to making health for all human bodies. Few years ago, all peoples are producing and consuming their own foods. And peoples are ready to wait for preparing time of food. But in tremendous changes in the world, Peoples were producing food for commercial purpose for making money. Forty decades ago, agriculture is main source for all peoples in the world because of agriculture food. Consumers are cultivating their food and consume it with healthy body. Now–a-days in the world changes into a modern world, they engage with their work schedule and they think that preparing a food is tough task. So they all peoples are searching in new ways for speed up the food preparation process. With the help for modern technology peoples found that "Instant food" and "Readymade food" for their own convenience last twenty three years the instant food is comes into a worldwide and it because most popular in working peoples. They think that instant food is only food that reduces their time for food preparation and they satisfied with instant foods. Instant food producer are comes to know the consumers are satisfied in the instant food. Marketing is to describe the means of communication between the corporate and the consumer audience. Marketing is the adaptation of the commercial activities and use of institutions by the organizations with a purpose to induce behavioral

difficulties on a short-term or permanent basis. The techniques used in marketing include choosing target markets through market analysis and market segmentation, as well as understanding methods of influence on the consumer behavior. The marketing planning creates innovative strategies for the company to place advertising to the dedicated consumer.



**Definition**

According to the American Marketing Association (AMA) Board of Directors, "Marketing is the activity, set of institutions, and processes for creating, communicating, delivering, and exchanging offering that have value for customers, clients, partners, and society at large".

**Review of Literature**

**Kannan, M. (2018),** Satisfaction is a most important considered factor among the customers and company to add value towards their product and service which leads to customer satisfaction. This study results that every insurer should understand the consumer requirement about the policies offered by them. Some of the suggestions, for LIC in India can succeed by covering more clients through advisers and advertisement. They should create awareness among the illiterate and rural groups for the growth of business by concentrating on more promotional activities. They should create economic value for the customers. So, that lack of trust and privacy among the customer can be avoided, quick repayment and security measure should be taken for attracting more policyholders.

**Dr. R. Mayakkannan (2018)** Instant food play an important role in everyone's day to day life. The food habits in India have changed due to western influence and usage of instant foods also rise. These foods are widely used in catering industries as well as at home. The instant food is famous among the working people and the persons who are living alone because of their working circumstances. From the study I finally concluded that in maximum occasions buying decision of instant foods was made by their own and they not yet depend on others for choosing the product. As a sales promotion activity the importance and awareness towards these products should be created through various media or literatures to target all group of people.

**Objective of the Study**

1. To analyse the profile of the consumers of instant food products.
2. To find out the satisfaction of Instant Food Products Consumers.

**Methodology**

**Sampling**

The necessary data for the study has been obtained through issue of questionnaires the people. 225 sample respondents were selected from various areas of Tiruchirappalli using Convenience Sampling technique has been adopted to collect the data from the sample respondents.

**Source of data**

The current study is based on primary sources of data is obtained through issue of questionnaire to the peoples of Tiruchirappalli city to know awareness about consumer's purchasing behaviour towards instant food products.



**Limitation of the Study**

1. The samples are drawn from a particular area. The results are reliable to that place only.
2. For convenience and want of time only respondents are taken for the study.
3. There may be errors due to the personal bias of the respondents.

**Analysis and Discussion**

**Table No.: 01: Demographical Profile of the respondents**

| Particulars | | No. of Respondents | Percentage |
|---|---|---|---|
| Gender | Male | 168 | 74.67 |
| | Female | 57 | 25.33 |
| Age | Below 25 yrs | 96 | 42.67 |
| | 25 – 35 yrs | 59 | 26.22 |
| | 35 – 45 yrs | 46 | 20.44 |
| | Above 45 yrs | 24 | 10.67 |
| Occupation | Student | 134 | 59.56 |
| | Government Employee | 37 | 16.44 |
| | Private Employee | 49 | 21.78 |
| | Business | 5 | 2.22 |
| Monthly Income | UptoRs.10,000 | 58 | 25.78 |
| | Rs.10,000-20,000 | 92 | 40.89 |
| | Rs.20,001- 30,000 | 46 | 20.44 |
| | Rs. 30,001-40,000 | 17 | 7.56 |
| | Above Rs. 40,000 | 12 | 5.33 |

**Table No.: 02 Factors influencing Instant food Products**

| Particulars | | No. of respondents | Percentage# |
|---|---|---|---|
| Motivational factor To Buy Instant Food | Quality | 78 | 34.67 |
| | Quantity | 56 | 24.89 |
| | Brand Image | 43 | 19.11 |
| | Availability | 23 | 10.22 |
| | Taste | 17 | 7.56 |
| | Price | 8 | 3.56 |
| Place of Purchase | Retail stores | 41 | 18.22 |
| | Convenience shop | 66 | 29.33 |
| | Departmental stores | 92 | 40.89 |
| Alternative Purchase Plan | Go to other shop | 51 | 22.67 |
| | Postpone the purchase | 53 | 23.56 |
| | Will buy other brand | 78 | 34.67 |
| | Place order to get require brand | 43 | 19.11 |
| Period of Using Food | Less than a year | 32 | 14.22 |
| | 1 to 2 years | 46 | 20.44 |
| | 2 to 3 years | 64 | 28.44 |
| | More than 3 | 83 | 36.89 |

**Table No.: 03 Overall Satisfaction level on Instant Food Products**

| Particulars | Highly Satisfied | Satisfied | Neutral | Dissatisfied | Highly Dissatisfied |
|---|---|---|---|---|---|
| Price | 56 | 87 | 54 | 16 | 12 |
| Quality | 92 | 54 | 54 | 13 | 12 |
| Quantity | 63 | 83 | 54 | 13 | 12 |
| Taste | 87 | 56 | 47 | 23 | 12 |
| Package | 67 | 89 | 36 | 21 | 12 |

**FINDINGS**

The following are the various findings of the study

1. Most of the respondents are Male 74.67%.
2. Most of the respondents are belong to age group of Below 25 yrs is 96 (42.67%)

3. Most respondents are student 134.
4. Most Respondents 142 (47.33%) consuming Instant Foods are Students.
5. Most respondents earned Rs. 10,000 to Rs. 20,000 (40.89%).
6. Mostly the 78 respondents are motivated by quality of the products.
7. Mostly the respondents purchase at Departmental Stores.
8. Most of the respondents (34.67%) will buy other brand of IFP.
9. Mostly 83 respondents use Instant foods for more than 3 years.
10. Most of the respondents are Highly Satisfied with Quality 92 and Taste 87, Satisfied with Price 87, Quantity 83 and Package 89.

**SUGGESTIONS**

Instant food play an important role in everyone's day to day life. The food habits in India have changed due to western influence and usage of instant foods also rise. These foods are widely used in catering industries as well as at home. The instant food is famous among the working people and the persons who are living alone because of their working circumstances. From the study I finally concluded that in maximum occasions buying decision of instant foods was made by their own and they not yet depend on others for choosing the product. As a sales promotion activity the importance and awareness towards these products should be created through various media or literatures to target all group of people.

**CONCLUSION**

Instant food play an important role in everyone's day to day life. The food habits in India have changed due to western influence and usage of instant foods also rise. These foods are widely used in catering industries as well as at home. The instant food is famous among the working people and the persons who are living alone because of their working environment. From the study I finally conclude that in maximum occasions purchasing decision of instant foods was made by their own and they not yet depend on others for choosing the product. As a sales promotion activity the importance and awareness towards these products should be created through various media or literatures to focus all group of people.

Consumer behavior is a stimulating sphere consisting of the consumers themselves. Consumption of increase of instant food products is due to increase in urbanization, breaking up of the traditional joint family system, time, convenience, changing lifestyles and increasing level of affluence in the middle income group. Noodles are found today in the kitchen shelves of every Indian household. All the respondents are aware of varoius instant food products. The ready availability, and saving of the time are the reasons for consuming instant food products. Food zones and supermarkets are the major source of purchase of instant food products. The consumer's relationship with food and other everday goods has changed dramatically, not only in the way products are purchased, but also in the way they are consumed.

**SCOPE FOR FURTHER RESEARCH**

"Nothing is stable except change" in the modern days, life is changing fast time is very valuable to every person. Instant food products play a vital role in every human in his day – to-day life. The present study gives an insight into important factors creating awareness and purchasing frequency of the product. It is based on a questionnaire method confined to only the users of instant food products.



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# BRANDED APPAREL YOUTH PURCHASE BEHAVIOR WITH SPECIAL REFERENCE TO TIRUCHIRAPPALLI CITY

**Dr. K. RIYAZAHAMED**
Assistant Professor, PG Department of Commerce, Jamal Mohamed College (Autonomous), (Affiliated to Bharathidasan University), Tiruchirappalli, Tamil Nadu, India.



**Dr. E. MUBARAK ALI**
Associate Professor & Head, PG Department of Commerce, Jamal Mohamed College (Autonomous(Affiliated to Bharathidasan University), Tiruchirappalli, Tamil Nadu, India.

**Abstract**

*The Indian consumer market is relentlessly growing bigger. Indians are becoming more brand conscious and spending time and money trying out new products and services. International brand is now regularly entering the Indian market alluring the buyers. The apparel sector is estimated to grow three times more than it was few years back. The young generation prefers to buy differentiated products that they feel reflects their own personality, needs and lifestyles. A research study was conducted on general public categorizing them into students and professionals. The main reason behind this study was to find out buying preferences towards the clothes that has a name tag. The primary purpose of this study is to provide comprehensive market intelligence on a global level for Branded apparel. Researcher has made an attempt to provide a comprehensive review of the market situation and tried to analyze the trends.*

***Keywords:*** **Purchasing Behavior, Market, Trends, Brands, Lifestyles, Apparels, etc.,**

## Introduction

Indians are more brands conscious then they were twenty years back. They spend a lot of time and money trying out new products and services. International brands have now entered the Indian market, alluring the buyers. The rapid change in the scenario and new policies formulated by Indian government for suppliers and consumers has created openness in the market place. This has brought many new companies and products into a conflicting situation. Consumers do not perform or respond as organizations speculated they would. The Consumer preferences change rapidly and are highly diversified. Due to these reasons, the primary focus for researchers is to understand the consumer better. The worldwide annual expenditures for branded apparels are estimated at U.S. $8 billion, and many suppliers in this field are competing aggressively to capture more and more market. Consumers mostly purchase those products that they feel reflect their own personalities, recent trend, their

special needs and above all the lifestyle. The need to understand the emerging market and Consumer both, has become a big challenge for the commercial world especially in creating and managing a powerful brand that attracts more customers. In the competitive environment it is essential for the company to have a record of loyal customers. The suppliers, experienced in marketing management know that it is much more difficult to retain customers than to obtain them for the first time. Customers also do not have experience with the product while purchasing it for the first time. He / she are influenced by online shopping advertising, popular brands and the trust in the product. In such circumstances, a company needs to convince the customer that his /her decision of buying particular brand clothes was right, but this is not an easy task. In this process, the brand performs an important role. A satisfied customer better identifies the product and returns to its purchase based on the existence of the brand. Manufacturers work to develop their brands, based on the interests of consumer and try to develop a brand identity in order to seek brand loyalty of consumers. Once manufacturers are successful in reading their consumers liking, they can influence their purchasing decisions, and this is precisely aimed at by promoting a brand and working towards its selling power.

Appearance is the most important factor in our daily life style. In modern society a person's appearance, dressing and clothing matters a lot. Clothes are worn to protect our bodies from adverse conditions and it also reflects one's status, style and need. Maslow, an eminent psychologist has proved in his study in "Hierarchy of needs" theory that human being satisfies his physiological needs first and then after thinks about his social needs. . Nowadays, in addition to the basic functions, clothes also serves as fashion items, which tells individuals significance in the society, expresses their status and what their personal image is like. People choose clothes according to their liking, culture, type of work, occasion and to imitate the celebrities. The present study is to investigate the influence of brands on purchasing behavior of students and professionals.

**Importance of Brand Image on Buying Behavior**

Brand image is when consumers recognize the product by the name. Research confirms that a large number of consumers show brand loyalty towards a product in long run and many of them remain loyal even after the disappointment with the quality of the product. In order to stabilize the bond, it is important to build an image of brand in mind of the customers. Satisfaction and appreciation of the purchased product of a particular brand leads to a shift away from other products of the same brands. Consumers' satisfaction with the

product makes it popular and a Brand image is formed. The Influence of brands on consumer buying behavior is a subject of great importance, as it leads towards brand loyalty. The importance of brand image is that it communicates messages about what it identifies with. An organization's brand is established through recurrent and constant use of messages and images. Committees can help in renewing current standards to create a stronger, consistent, and high-end brand. The purpose of brand image is to transmit the idea that the brand holds a certain level of excellence. Brand image is nothing but an overall impression in consumers' mind and it is an organization's character. It is simply an accumulation of contact and observation by people external to an organization. Brand image can be formed from all sources. Consumers develop diverse associations with the brand after purchasing and using it.. Based on these associations, they then form brand image. An image is formed about the brand on the basis of its subjective perceptions of associations that the consumers have about that particular brand. Mahindra is with sturdiness and Levis with durability. Shopping for clothes is one of the popular pastimes among people of all ages, genders, professions and cultural backgrounds. The wide variety of brands in the clothing sector confuses the consumer and he needs to take serious consideration during the buying processes. Clothing sector firms are competing to increase their profit share in the market, especially the branded clothing has shifted from traditional to modern clothing interest of people. Studies on brands have always been of importance to marketer's because of its direct relationship with consumers. The three main stages of equal importance of purchasing, namely, pre-purchase, purchase and post-purchase, can alter the consumers buying decision. A consumer, when decides to make a purchase must first of all determine his/her personal need ,decide the time and place, show satisfaction to the services or product quality and finally to be loyal to the brand.

**Factors Affecting the Buyer's Behavior**

**Social Factors**

***Culture:*** It is one of the factor that influences the consumers behavior. As a child grows, he is influenced by his family, who teaches him what is wrong and right. He learns about the religion & culture, which develops his opinion, attitudes and belief. These factors influences his purchasing behavior however other factors like friends, people they look up to may influence their choice of purchasing a particular product. Being a doctor, engineer, and student affects the buying behavior, depending on age, place, and necessity. The life style of someone earning Rs. 2,50000 will be different from one who earns Rs.25,000.

**Personal Factors**

***Occupation:*** People dress and choose the brand according to their professions. An interior decorator and a non-durable distributor might be earning same amount but the kind of work which they do for their living could create a difference in the way what they buy. Therefore it becomes important to identify the occupational groups who are likely to buy the products. It becomes imperative to know about the consumer's occupation so as to find about the requirements which the job would have and thereby derive what would the consumer buy.

***Age:*** Consumption/buying patterns differ for consumers in different age groups and stages of life. Parents tend to buy for the whole family but individual's purchase would be more centralized.

***Lifestyle:*** It is a pattern of living in the world as expressed in a person's activities, interests and opinion. Lifestyle portrays the total individual interacting with his environment.

**Psychological Factor**

***Attitude:*** An attitude is a learned predisposition to behave in a consistently favorable unfavorable way with respect to a given object. This object may be a product, an idea, and retail store, advertisement, as these are a result of psychological processes, they cannot be observed directly but have to be inferred from what people say or do. Attitude relevant to purchase behavior are formed as a result of direct experience with the product, information acquired from others. Attitude represents a consumer's belief that his/her ability is sufficient regarding fashion clothing assessment. Consumers who take a brand as important to their lives will likely build constructive and positive attitudes towards the brand.

***Motivation:*** It can occur from various ways by ads, by friends & by society.

It is said that brand image need not to be created, but is automatically formed. The brand image includes products demand, ease of use, functionality, recognition and overall value. Brand image is actually brand content. . When the consumer purchases the object he is also purchasing its image along with it. Positive brand image exceeds the customers' expectations, enhances the goodwill and brand value of an organization.

**Literature of Review**

**Fernandez, P. (2018)**, in his study hypothesized that youth are brand conscious. He suggested that to create an image and identity, brand consciousness is the right choice. Peer influence plays a major role in choosing a brand while, advertisement plays a variable role. Branded clothes are highly impacted by celebrity endorsement as it promotes image, status

and quality. In this study, it was recommended that to maintain brand loyalty, brand managers should built emotional attachment and advertisement should be used to create brand preference and brand image.



**Sheik Meeran and Ranjitham (2019)** the study has investigate customer perception towards branded apparel and to ascertain the brand of apparel using by the respondents in Tirunelveli Hub. The study is a descriptive nature and were used primary data was collected through the structured questionnaire with the sample size of two hundred and fifteen male respondents in the particular city. The study reveals that Raymond, Peter England, and John player remains the top three branded apparels preferred by the respondents. It is clear that most of the shoppers on branded apparel were highly influenced by the factors such as durability, reference groups, wider choice of color and design, attractiveness, price range and celebrity en-dorser. Most of the customers are expecting reduced price and wider choice of color and design.

**OBJECTIVES OF THE STUDY**

The present study is undertaken with the following objectives:

- To study the buying behavior of the buyers of branded men's wear.
- To study the impact of various factors on the buying behavior of buyers.
- To study the impact of promotional activities on the buying behavior of buyers.
- To identify the factors influencing buying behavior in Branded Men's Wear.

**Hypotheses of the Study**

1. H0: Buyer's sticking to brand preference after entering the shop is independent of occupation group. Ha Buyer's sticking to brand preference after entering the shop is dependent of occupation group.
2. H0: Advertisements creating an impulse for purchase of garments is independent of occupation. Ha Advertisements creating an impulse for purchase of garments is dependent of occupation.

**Research Design**

A qualitative research approach is used to find the purchasing behavior of branded clothing by youngsters and professionals. It tried to study the beliefs, attitude, opinion and preference towards branded men's wear.

**Sampling**

Non-Probability Random Sampling Method was used. In this research, purchasing behavior of 150 respondents who come out of the showroom after purchasing or without purchasing the branded men's wear, was taken for research.

**Data Collection**

A self-administered questionnaire was adopted to collect data from the respondents. The questionnaires were handed over to 155 respondents, out of which 150 were received. After the data had been collected, it was processed, tabulated using Microsoft Excel. The statistical techniques adopted are graphs and Chi-square. The participants received the questionnaire with the letter offering details and reiterating the confidentiality of the information obtained the anonymity of the respondents and their free and spontaneous participation in the research.

**Analysis and Interpretation**

The analysis and interpretation was carried out on the basis of the questionnaire filled by the respondents. The respondents were differentiated on the basis of the Educational qualification, Age group and Occupational group.

**Results and Discussion**

**Table 1 - Age Vs. Occupation**

| Age | Students | Percentage | Professionals | Percentage |
|---|---|---|---|---|
| 15-20 | 52 | 35.0 | - | |
| 20-25 | 10 | 7.0 | - | |
| 25-30 | - | | 30 | 20.0 |
| 30-35 | - | | 30 | 20.0 |
| 35-40 | - | | 28 | 18.0 |
| Total | 62 | 42.0 | 88 | 58.0 |

***Inference:*** It is evident from Table 1 that the maximum respondents in students group were in 15-20 years of age, whereas professionals were in 25-35 years of age group followed by the professionals in 35-40 age group.

**Table 2 - Age Vs Educational Qualification**

| Age/ Educational Qualification | SEN SEC (%) | UG (%) | PG (%) | Professional (%) | Total |
|---|---|---|---|---|---|
| 15-20 | 13.33 | - | - | - | 13.33 |
| 20-25 | 6.67 | 10 | 5.33 | - | 22 |
| 25-30 | - | 6.67 | 6.67 | 6.67 | 20 |
| 30-35 | - | 6.67 | 3.33 | 16.67 | 26.67 |
| 35-40 | - | 3.33 | 10 | 4.67 | 18 |
| Total | 20 | 26.67 | 25.33 | 28 | 100 |

***Inference:*** It is evident from the above table that students educational qualification comprises of 13.33% in senior secondary followed by 10% in UG .The professionals are mostly PG's and in 30-35 age group followed by 20% professionals in 25-30 years age group, who believe in brand image while purchasing the clothes.

**Table 3 - Impact of buying decision on Brands**

| Buying Decision | Students | Percentage | Professionals | Percentage | Total |
|---|---|---|---|---|---|
| Pre-decided Brand | 40 | 27.0 | 58 | 38.5 | 98 |
| Change pre-decided Brand | 42 | 28.0 | 10 | 6.5 | 52 |
| Total | 82 | 55.0 | 68 | 45.0 | 150 |

***Inference:*** It is evident from Table 3 that 28% of students changed their pre- decided brands while purchasing Branded men's wear in comparison to 38.5% professionals who make their purchase on the pre decided brands. The students get attracted to new brands, designs, textures and rely more on advertisements. Whereas it was seen that 6.5% of professionals changed their preferences .The reason being that the professionals stick to dress code, elegance and suitability of work place and do not rush after fashion.

**Table 4 - Buying behavior VS Advertisements (Occupation Wise)**

| Buying Behavior | Students | Professionals | Total |
|---|---|---|---|
| Purchase | 22 | 45 | 67 |
| No purchase | 30 | 53 | 83 |
| Total | 52 | 98 | 150 |

***Inference:*** It is evident from the above table that advertisements had no effect on the purchasing behavior of the respondents. 30 students and 53 professionals out of 150 respondents were not influenced by the advertisements. The data shows that the respondents purchased the branded men's wear according to their need.

***Hypotheses Testing***

The set Hypotheses is checked using chi-square test. Table 3 and 4 are used to check Hypotheses using chi- square test.

**Table 5 - Chi-square tabulation of Table 3 Impact of various factors on brand decision**

| O | E | (O-E) | $(O-E)^2$ | $(O-E)^2 / E$ |
|---|---|---|---|---|
| 40 | 53.5 | -13.5 | 182.5 | 3.40 |
| 42 | 28.5 | 13.5 | 182.5 | 6.40 |
| 58 | 44.5 | 13.5 | 182.5 | 4.10 |
| 10 | 23.5 | -13.5 | 182.5 | 7.75 |
| | | | | 21.65 |

d.f. =1, Critical test value for α =0.05 and d.f.=1 value of $\sum X^2$ is 3.84, $\sum X^2$ =21.65

The calculated value of Chi Square is greater than the critical value .Hence Null Hypothesis is rejected. Thus buyers sticking to their brand preference after entering the store are dependent on occupation. More professionals stick to brand preference than students.

**Table 6 - Chi-square tabulation of Table 4**

| O | E | (O-E) | $(O-E)^2 / E$ |
|---|---|---|---|
| 22 | 23.22 | -1.22 | 0.064 |
| 30 | 28.77 | 1.23 | 0.052 |
| 45 | 34.84 | 10.16 | 2.962 |
| 53 | 43.16 | 9.84 | 2.243 |
| | | | 5.321 |

d.f. =1, Critical test value for α =0.05 and d.f. =1 value of $\sum X^2$ is 3.84, $\sum X^2$ =5.321

The calculated value of Chi Square is greater than the critical value .Hence Null Hypothesis is rejected. Thus buyer's purchasing garments, which they do not need after TV advertisements are dependent of occupation.

**Suggestions**

After the analysis and interpretations of the data, certain suggestions regarding the consumer perception towards branded men's wear are as follows:

- As the majority of the buyers are young, the product should be associated with style, trends and comfort.
- Surveys should be conducted by the companies to know about the preferences of the buyers.
- Brand preference can be created by advertisements and discounts & free gifts will enhance the sale of the product.
- There should be availability of economical range in branded men's wear.

**Conclusion**

The results show that 33.33% of students and 58.67% of professionals visit Branded

men's wear showroom with the purpose of shopping where as 6.67% and 1.33% of students & professionals visit showroom to pass time respectively. 29.33% of students and 48% professionals purchase by keeping particular brands in mind. The study result shows 33.33% of the respondents come to know of the brand through friends & relatives followed by TV that is 26.67%and very few by hoardings & banners on road sides. It is noted that 20% students and 26.67% professionals purchase branded clothes once a year while 5.33% of students purchase clothes with no particular brands in mind. Professionals generally purchase the branded clothes to maintain their status in jobs, in comparison to the students who make a purchase for branded clothes for show off among friends and relatives.

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# CLASSROOM CLIMATE, ADJUSTMENT PROBLEMS AND ATTITUDE TOWARDS INCLUSIVE EDUCATION AMONG THE CHILDREN WITH SPECIAL NEEDS IN TIRUCHIRAPPALLI DISTRICT



**Dr. N. ANTONY PRAKASH**
Assistant Professor, PG & Research Department of Social Work
Jamal Mohamed College, Trichy

**Abstract**

*The inclusive education can act as a catalyst for change in educational practice, leading to improved quality of education. Including children with special needs in mainstream schools challenges teachers to develop more child-centered, participatory, and active teaching approaches and this benefits all children. However, it promotes activities which help differently abled children to develop their full potential, become self-reliant and participate in their communities. At the same time, it challenges discriminatory attitudes in the community, helping parents to think positively about their children and promoting wider social inclusion. This descriptive study involved regular and special educational need children in Government schools of Tiruchirappalli District. The universe of the present study includes all the 191 Government primary schools in 15 blocks of Tiruchirappalli District. From this sampling frame, the researcher selected 4 schools from each block using stratified disproportionate random sampling method. 644 children with special needs are studying in the selected schools. The sample taken for analysis consisted of 300 children with special needs. Five children with special needs were selected from each school through stratified disproportionate random sampling method.*

*Attitude/perception towards those children with special needs highlighted that the more than half of the respondents had a positive attitude towards various dimensions of classroom climate such as Fellows' Relationship, Teachers' Competency, System Maintenance and Personal Development. The majority of the students with special needs expressed that higher level of adjustment in various dimensions like Family, Social, Educational, Financial and Emotional. In fact that a sizeable (81.3 percent) of the respondents had a more positive attitude. The present study also found out that gender, education, domicile, opinion of collaborative teaching method and nature of disability has influenced the level of students' attitude. The study highlights that teachers must create a classroom culture where all students regardless of their cultural or linguistic background or ability are welcomed and supported, and provided with optimum opportunity to learn, so that we can achieve Education for All.*

**Key words: inclusive education, Attitude/perception, children with special needs, collaborative teaching method**

## INTRODUCTION

***"Children who learn together, learn to live together"***

The children are the future. It is only by providing good education to them that they can shape their future and the destiny of the nation as well. This ultimate goal cannot be achieved if a special section of children are kept out of the umbrella of education. Education of the differently abled children never received consideration and special efforts by

government and non-government agencies in the past as in the present day. The attitude of the community in general and that of parents in particular towards the education of these children have undergone change with the development of society and civilization. It is now realized that a differently abled child is not a different kind of a person, but is a child with special needs. Like all other members of the society, these children must have the same rights to education, work and full participation in the society. It is also recognized that children, particularly those with mild to moderate degree of impairment and the children with special needs can be educated along with their non-disabled peers in general schools with extra concentration (Stubbs, 2002).

A dominant problem in the disability field is the lack of access to education for both children and adults with special needs. As education is a fundamental right for all, enshrined in the Universal Declaration of Human Rights, and protected through various international conventions, this is a very serious problem (Pranati, 2003). The constitution of India also assures education for all citizens of the Republic of India. In a majority of countries, there is a dramatic difference in the educational opportunities provided for children with special needs and those provided for normal children. In almost every country, children and adults who are differently abled are being excluded from formal education altogether; some of those who go to school do not complete (Hunt, & Goetz, 1997). They are gradually and deliberately pushed out of the school system because schools are not sensitive to their learning styles and backgrounds. Thus, the inclusive schools are lacked in child-centered flexible curriculum, buildings, school organization, pedagogy, assessment, staffing, school-ethos, barrier free environment and extra -curricular activities (Heiman, 2006).

The vast majority of centres of learning are physically inaccessible to many learners, especially to those who have physically challenged. In poorer, particularly rural areas, the centres of learning are often inaccessible largely because buildings are rundown or poorly maintained. Many schools are not equipped to respond to special needs, and the community does not provide local backing. Environmental barriers included: doors, passageways, stairs and ramps, infrastructural facilities and recreational areas (Pranati, 2003). A major problem identified by many students is physically getting into school. In many contexts, the curriculum is centrally designed and rigid, leaving little flexibility for local adaptations or for teachers to experiment and try out new approaches. The content might be distant to the reality in which the students live and therefore inaccessible and unmotivated the children with special needs, which are lead to children with special educational needs, also suffered by lack

of cooperation from the non-disabled peers and adjustment problems in family, social and educational (Heiman, 2006). In this juncture the present has been conducted to analyze the classroom climate, adjustmental problems and attitude towards inclusive education among children with special needs.



## OBJECTIVES OF THE STUDY

1. To study the socio-demographic characteristics of the respondents.
2. To analyse the disability status, rehabilitative measures, nature of support services received by children with special needs, intervention facilitated by the schools for enriching the learning environment for CWSN and positive influence of inclusive education.
3. To assess the level of classroom climate, adjustment problems and attitude towards inclusive education.

## METHODS AND TOOLS

This descriptive study involved regular and special educational needs children in Government schools of Tiruchirappalli District. The universe of the present study includes all the 191 Government primary schools in 15 blocks of Tiruchirappalli District. From this sampling frame, the researcher selected 4 schools from each block using stratified disproportionate random sampling method. 644 children with special needs are studying in the selected schools. The sample taken for analysis consisted of 300 children with special needs. Five children with special needs were selected from each school through stratified disproportionate random sampling method. The collected data were analyzed by using appropriate statistical techniques such as Mean, SD, and stepwise multiple regression.

## RESULTS AND ANALYSIS

**Table 1: The Demographics of Study Respondents**

| Demographic Factors | Respondent Subgroups | Total | Percentage |
|---|---|---|---|
| | | N=300 | |
| Gender | Male<br>Female | 162<br>138 | 54<br>46 |
| Age | 11 years<br>12 years<br>13 years<br>14 years<br>15 years | 42<br>79<br>99<br>69<br>11 | 14.0<br>26.3<br>33.0<br>23.0<br>3.7 |
| Class | VI – Std. | 85 | 28.3 |

| | | | |
|---|---|---|---|
| | VII – Std.<br>VIII – Std. | 80<br>135 | 26.7<br>45.0 |
| Domicile | Rural<br>Urban<br>Semi Urban | 143<br>79<br>78 | 47.7<br>26.3<br>26.0 |
| Order of Birth | First order<br>Second order<br>Third order | 114<br>157<br>29 | 38.0<br>52.3<br>9.7 |

The table 1 explain that half (54%) of the respondents were female. One third (33%) of the respondents belong to 13 years of age. The mean age is 12.7 years, with the mode of 13 years. Majority (45%) of the respondents studied VIII standard. Nearly half (47.7%) of the respondents are hail from rural areas. Half (52.3%) of the respondents were in second order in their family.

**ABOUT DISABILITY**

75.3 percent of the respondents were born differently abled and 24.7 percent became differently abled after birth. 40.5 percent of the respondents became disabled under 3 years and an equal percentage from 4 to 6 years and 18 percent above 6 years. 47.3 percent of the respondents were physically impaired, 19.7 percent had learning disability, 12.7 percent suffered from hearing impairment, 11.7 percent had mild mentally retardation and 8.6 percent had low vision. 87.7 percent of the respondents were well aware of their own disability and 12.3 percent were not aware of their own disability and they do not know the value of getting disability identity card. 79.3 percent reported improper nutrition as one of the major causes for disability. 56.3 percent had polio virus attack and 14.7 percent reported accident as another causes of disability after birth. Furthermore, 58.3 percent took treatment for their disability and 41.7 percent didn't take any treatment due to their low economic status and lack of awareness. 52 percent of the respondents were took allopathy / English treatment, 12 percent took ayurvethi treatment and 36 percent took siddha treatment. It was seem that the reasons for didn't take any treatment, more than one third (41.7 percent) of the respondents were opined economic problem is a major reasons for didn't take treatment for their disability. Economic problem is a major reason for not take any treatment for their disability. 31 percent of the respondents had no guidance for treatment, 27.3 percent of the respondents suffered from lack of awareness of various types of treatment available for them and 23.3 percent had fear of medicine and had belief in myth. They think that if, they have any children with special needs it is a punishment by god for their sins in the past birth, when the god forgives them after that their child problem can be cured automatically. The child is the

only differently abled child in the family in 81 percent of the children taken for study and in 19 percent there is another disabled member. Both parents are disabled in 28 percent of.

**ABOUT REHABILITATION**



54 percent of the respondents didn't have awareness of various services offered by the government for the well being of children with special needs (e.g., Scholarship, Medical allowance, free note book and free medical treatment) but 46 percent had awareness. 77.5 percent are not satisfied with government welfare services available for them but 22.5 percent are satisfied. 87.7 percent of the respondents had obtained disability identity card and 12.3 percent hadn't. 62 percent of the respondents had received supportive services from friends (nondisabled), parents of nondisabled, relatives etc., and 38 percent had not received any help because of their hesitation and having confidence to fulfill their own needs by themselves. A sizeable percentage of the respondents received help from nondisabled peer groups, resource Teacher, Parents of the disabled students and Parents of normal students. 88 percent of the respondents had received Skill Training, 85 percent Scholarships, 26 percent Aid and Appliance and 34 percent Medical Services.

**TYPE OF INTERVENTION GIVEN BY SCHOOL**

In viewing the intervention services offered by school for children with special education needs in the inclusive classroom, schools do very well in getting identity cards for the differently abled children (78%), Games (65%), Exercise (62%), Recreation (60%), Providing aids an appliances (43%), Preventive immunization (37%), Surgical treatment & Meditation (25%), and yoga (11%).

**POSITIVE INFLUENCE OF INCLUSIVE EDUCATION**

The top four areas where improvement is maximum are: equal educational opportunities (98 percent), improvement in academic standards (96 percent), elimination of discrimination (91 percent) and strengthening of self-confidence (89 percent). Education has impact on the children's household chores. The same findings were found out from the case studies. The results of this study are consistent with those of other study by Rudolf and Heredia, (2007) has shows that majority of the parents have listed a number of benefits/improvements in the behaviour of their child both at school, home and social life after being part of IEDC (e.g., improvement in self-confidence, became self-reliant, doing household chores, overcoming fear about future and improvement in mobility). These findings also have been supported by study conducted in other countries (Hunt & Goetz, 1997).

**Table No: 2**
**Distribution of the respondents according to their reasons for lack of improvement among CWSN from inclusive education**

| S. No. | Reasons for lack of improvement among CWSN from inclusive education | No. of Respondents* (n = 76) | Percentage* |
|---|---|---|---|
| 1. | Unable to provide individual attention | 65 | 86 |
| 2. | Disturbance by normal children during class hours | 62 | 82 |
| 3. | Inability to keep pace with normal peers | 58 | 76 |
| 4. | Teachers unable to handle disabled children | 22 | 28 |

* Non-additive frequencies and percents

Table 2 shows that reasons for absence of improvement in inclusive education for the children with special needs. 86 percent gave failure to give individual attention to them as the reason for the lack of improvement. The second reason was disturbance and teasing by normal students. These findings are in line with the studies of Rudolf & Heredia, (2007), Nagalakshmi, (2005) Heiman, (2006) and Priestley & Rabiee, (2006). The researcher suggests that social workers should enable the children with special needs to avail themselves of the facilities provided prompt school heads to remove architectural barriers, encourage the children to involve in all the activities and insist that the teachers and heads of schools make suitable changes in the curriculum transaction.

**Table 3: Distribution of the respondents by various dimensions of classroom climate**

| S. No | Various dimensions of Classroom Climate | No. of Respondents (n =300) | Percentage |
|---|---|---|---|
| **1** | **Fellows' Relationship** | | |
| | Low | 129 | 43.0 |
| | High | 171 | 57.0 |
| **2** | **Teachers' Competency** | | |
| | Low | 103 | 34.3 |
| | High | 197 | 65.7 |
| **3** | **System Maintenance** | | |
| | Low | 83 | 27.7 |
| | High | 217 | 72.3 |
| **4** | **Personal Development** | | |
| | Low | 36 | 12.0 |
| | High | 264 | 88.0 |
| **5** | **Parents' Attitude towards schools** | | |
| | Low | 214 | 71.3 |

| | | | |
|---|---|---|---|
| | High | 86 | 28.7 |
| 6 | **Overall level of classroom climate** | | |
| | Low | 100 | 33.3 |
| | High | 200 | 66.7 |



Table 3 shows that the personal development of the differently abled children is high (88 percent). All other aspects of the school management have been satisfactory, but parents' attitude towards schools is not very healthy. Psychologists and social workers may be consulted on this aspect and they may request to bring in a healthy attitude of parents towards the schools. The present investigation confirms the findings of the studies by Adelman & Taylor, (1997) and Mahony & Hextall, (2000) they suggests that school psychologists / Social Workers can work with other students and support staff to improve classroom climate by establishing and maintaining a positive school climate, promotes well being and addresses the barriers to teaching arid learning.

**Table 4: Distribution of the respondents by various dimensions of adjustmental problems**

| S. No | Various dimensions of Adjustmental Problems | No. of Respondents (n =300) | Percentage |
|---|---|---|---|
| **1** | **Family Adjustment** | | |
| | Low | 62 | 20.7 |
| | High | 238 | 79.3 |
| **2** | **Social Adjustment** | | |
| | Low | 50 | 16.7 |
| | High | 250 | 83.3 |
| **3** | **Educational Adjustment** | | |
| | Low | 95 | 31.7 |
| | High | 205 | 68.3 |
| **4** | **Financial Adjustment** | | |
| | Low | 96 | 32.0 |
| | High | 204 | 68.0 |
| **5** | **Emotional Adjustment** | | |
| | Low | 93 | 31.0 |
| | High | 207 | 69.0 |
| 6 | **Overall level of adjustment** | | |
| | Low | 54 | 18.0 |
| | High | 246 | 82.0 |

Table 4 shows that the overall picture of the various types of adjustment is very encouraging. Social adjustment (83.3 percent) of the differently abled students tops the list.

The higher level of adjustment in all sphere shows that the children with special needs are nearly as good as normal children and with further training, they will behave as well as the normal children. This result corroborates the findings of Pathak, (2008) and Singh, (2008) who has shown that special need children were somewhat reserved, emotionally stable, satisfactorily adjusted but low in scholastic ability, demanding and easily excitable, obedient, expedient, vigorous and not very tense. They also found out that emotional, social and educational adjustment was high among children with special educational needs. The researcher suggests that teachers must create a classroom culture where all students regardless of their cultural or linguistic background or ability are welcomed & supported and provided with optimum opportunity to learn together, learn to live together can achieve Educational for All.

**Table 5: Distribution of the respondents by their attitude towards inclusive education**

| Item No. | Statement of Attitude towards inclusive education | Mean | SD |
|---|---|---|---|
| | **Positive attitude** | | |
| 2. | Children with special needs are getting the equal educational opportunity like the normal children in the classroom. | 1.9633 | 0.1883 |
| 1. | Children with special needs are getting the same type of social acceptance with the normal children | 1.9533 | 0.2113 |
| 17. | They can learn as efficiently as the normal children | 1.9367 | 0.2440 |
| 3. | Healthy relationship between the two groups of children in an inclusive system only | 1.9200 | 0.2717 |
| 4. | Inclusive education can improve the academic performance of the children with special needs | 1.9133 | 0.2756 |
| 9. | Modified furniture to provide comfort to the children with disability is very much essential in a regular classroom | 1.9100 | 0.2867 |
| 5. | Children with special needs are able to lead a free and independent life | 1.8900 | 0.3134 |
| 8. | Children with special needs have specific difficulties of learning; therefore some special training materials should be used in regular classroom situation | 1.8867 | 0.3175 |
| 12. | Special need children should be provided with necessary apparatus like wheelchairs, artificial limb etc., which will help them for movement and communication with the people in the community | 1.8733 | 0.3332 |
| 16. | The children with special needs are no way inferior to the normal children in intellectual pursuits | 1.8600 | 0.3476 |
| 11. | The physical therapists should take much care to enable the special need child to develop their ability for free movement | 1.8567 | 0.3510 |
| | **Uncertain** | | |
| 6. | Special needs children do not have any impairment of intellectual functioning, they do not need any specialized teaching methods, and they can be placed in a general classroom | 1.8367 | 0.3703 |
| 13. | Integrated education is a practical solution to the problem of segregation of special need children | 1.8300 | 0.3763 |

| | | | |
|---|---|---|---|
| 14. | Integrated education provides the least restrictive and the most effective environment to special need children so that they may grow and develop like other children | 1.8133 | 0.3903 |
| 15. | Integrated education is a viable approach to attain the goals of universalization of elementary education by providing equality of educational and developmental opportunities to the children with special needs | 1.7400 | 0.4394 |
| 7. | Curriculum revision is not essential for children with special needs | 1.7200 | 0.4497 |
| | **Negative attitude** | | |
| 18. | Behavioural problem students are not able to place in general education | 1.3033 | 0.4605 |
| 10. | The children with disability are less well accepted than normal children in an integrated class, as a result of which these children face many psychological problems | 1.2000 | 0.4007 |



Negative attitude (Mean score 1.00 – 1.60), Uncertain (Mean score 1.61 – 1.84), Positive attitude (Mean score 1.85 – 2.00)

Table 5 indicates students with special needs felt very positive in Children with special educational needs are getting the equal opportunity like the normal children in the classroom (Mean: 1.96, SD 0.18). The children with special needs were uncertain about Special needs children do not have any impairment of intellectual functioning, they do not need any specialized teaching methods and they can be placed in a general classroom (Mean: 1.86, SD 0.37). They were somewhat negative about the behavioural problematic students are not able to place in general education (Mean: 1.2, SD: 0.40). In fact that a sizeable (81.3%) of the student's had a positive attitude. The present study also found that gender, education, domicile, opinion of collaborative teaching method and nature of disability has influenced the level of students' attitude towards inclusive education. They were also perceived that improvements in studies, improvement in self-confidence, improvement in becoming self-reliant, doing household chores, overcoming fear as well as an improvement in mobility. Most of the research studies have been conducted to explore the attitudes of pupils towards the integration of children with learning difficulties. One of the reasons for negative attitudes towards the children with learning difficulties is their behavioural problem (Harinath, 2008 and Gillier & Shackley, 2001). The studies also suggested that increased contacts of nondisabled children with special need children can create an awareness of the potentialities of the disabled, and this association of the nondisabled children with special need would ultimately lead to the acceptance of special need children into ordinary schools (Rudolf & Heredia, 2007 and Reiter, et al., 2008).

**Table 6: Stepwise multiple regression analysis**
**Dependent variable: student's attitude towards inclusive education**
**Independent variables: students' class, level of disability, demonstration method and team teaching method**

| Model | Unstandardized Coefficients | | Standardized Coefficients β | Individual contribution of the variables ($R^2$) | Degree of Freedom | t | Sig. |
|---|---|---|---|---|---|---|---|
| | B | Standard Error | | | | | |
| (Constant) | 31.766 | 0.810 | | | df= 299 | 39.217 | 0.000 |
| Class | 0.410 | 0.146 | 0.572 | 0.381(38%) | df= 299 | 2.808 | P<0.01 |
| Team teaching method | 0.930 | 0.455 | 0.692 | 0.589 (58%) | df= 299 | 2.043 | P<0.05 |
| Level of disability | 1.013 | 0.429 | -0.571 | 0.315(31%) | df= 299 | 2.361 | P<0.05 |
| Demonstration method | 1.491 | 0.521 | 0.627 | 0.452 (45%) | df= 299 | 2.861 | P<0.05 |
| Special training programme offered by school | 1.484 | 0.577 | 0.409 | 0.361 (36%) | df= 299 | 2.571 | P<0.05 |

* Significant at 5% level ** Significant at 1% level

Table 6 shows that multiple regression the model takes the form of an equation that contains a coefficient (b) for each predictor. The first part of the table gives us estimates for these b values and these values indicate the individual contribution of each predictor to the model. The b value tells us about the relationship between the student's attitude towards inclusive education and each predictor to the model. If the value is positive there is a positive relationship between the predictor and the outcomes whereas a negative co-efficient represents a negative relationship. The data focus on the five predictors, whether they are statistically significant and, if so, the direction of the relationship. The class of the respondents (b=0.410) is significant (t= 2.808, P<0.05), and the coefficient is positive which indicates that higher class students have a more positive attitude towards inclusive education than the lower class students. The level of class that has influenced the students' attitude towards inclusive education is R2 = 38%. Next, the effect of team teaching method followed by teachers (b= 0.930, t= 2.043, P<0.05) is significant and its coefficient is positive indicating that the teachers who are following collaborative teaching method along with special educators in their classroom strengthen the students' positive attitude (58%). The researcher suggests that teachers should follow collaborative teaching approach with special educators.

The level of disability has a positive relation with students' attitude (b= 1.013, t= 2.361, P<0.05). The individual contribution of the level of disability to determine the level of students attitude towards inclusive education is $R^2$=31%. Further the demonstration method of teaching had positive effects towards positive attitude towards inclusive education (b= 1.491, t= 2.861, P<0.05). The individual contribution of demonstration method to determine the level of students' attitude towards inclusive education is $R^2$= 45%. However, the special training programme offered by school will also positively affect students' attitude (b=1.484, t=2.571, P<0.05). The individual contribution of special training programme is R2= 36%. Some special training materials should be used in a regular classroom situation. The researcher suggests that social work intervention strategies at individual level, group level and community level will be helpful in increasing the level of social inclusion of children with special needs in general classroom. The researcher concluded that team teaching and demonstration method were the major predictors of students' attitude. While organizing the need based special training and awareness programme for children with special educational needs the above variables (teaming teaching and demonstration method) are to be considered and given due importance.

## CONCLUSION

Inclusive classrooms are better suited to meet the needs of students with disabilities. Inclusive education is a system that permits students with special needs to be educated in neighborhood schools in age-appropriate regular classroom settings with non-disabled peers. Special education students have been proven to show drastic increases in academic skills, social skills, and psychological ability. The collaborative team approach is a supportive environment that involves paraprofessionals in the everyday decisions of the special education student. The collaborative team approach is a program that supports teachers in their attempts to fully integrate academically, students with special educational needs in the general education classroom.

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# A STUDY ON CONSUMERS' AWARENESS TOWARDS GREEN PRODUCTS AND ITS IMPACT ON BUYING HABIT IN TIRUCHIRAPPALLI DISTRICT

**Dr. M. HABEEBUR RAHMAN**
Assistant Professor, PG & Research Department of Commerce, Jamal Mohamed College (Autonomous), (Affiliated to Bharathidasan University), Tiruchirappalli, Tamil Nadu, India.



**J. MOHAMED SHARIF**
Research Scholar (P.T), PG & Research Department of Commerce, Jamal Mohamed College (Autonomous), (Affiliated to Bharathidasan University), Tiruchirappalli, Tamil Nadu, India.

**Abstract**

*In the present business scenario, environmental issues play a vital role. In most of countries, government is concerned about environmental problems. In today's business environmentally sustainable development has become a key issue. Green Marketing refers to the method of merchandising products or services based on their environmental advantages. Such a product or service ought to be eco-friendly in itself or produced in an eco-friendly manner. In today's environmentally conscious world the word "Green" has become a buzzword. Green causes are more and more popular with the public making green marketing good for public relations and sales. Green Marketing has been outlined by AMA as "The study of the positive and negative aspects of marketing activities on pollution, energy depletion and non-energy resource depletion". However, one of the fundamental assumptions of green marketing is those potential customers would be willing to pay additional for a "green" product. This study makes an attempt to analyze the consciousness and willingness of the consumer to buy green products.*

**Keywords:** Eco-Friendly, Green products, Consumer Awareness.

## Introduction

Global warming, carbon credits, ozone depletion, environmental hazards, environmental impact assessment have all become common terminology in the 21st century and it is an indication of an environmentally conscious society. Society becomes more concerned about the natural environment when ill effects of environmental degradation are experienced by society. One of the main reasons for this dilapidation is problems that arise out of bunch production, mass consumption and huge marketing of environmentally foolish products. As a result business houses have begun to alter their behavior in an attempt to address these kinds of new concerns of society. Conventional promoting involves selling

goods and services that make happy the consumer needs at affordable prices but green marketing has the additional challenge of defining 'what is green' and developing and selling products that the consumer will like.



Green marketing process is also called environmental marketing; it involves a variety of activities as well as product modification changes in the production process, changes and modifications in packaging similarly to modifying advertising. "Green Marketing or Environmental Marketing consists of all actions designed to get and facilitate any exchange meant to satisfy human wants or needs to be specified the satisfaction of these wants and desires happens with a minimal detrimental impact on the natural environment".

It is imperative that once we talk and think about green products; to be extremely 'green' they must claim that they are 'less environmentally harmful' instead of environmentally friendly. So ought to explore minimizing environmental impacts. Environmentally friendly merchandise balances environmental compatibility with performance, affordability and convenience. They are usually durable, recyclable, and non-toxic should be made out of materials that are either decomposable or recyclable. These products ought to have minimum packaging and embody low environmental energy impact.

We have a tendency to all that the resources on this earth are limited and human wants are unlimited. Therefore it is important for marketers to utilize resources efficiently without waste as well as to achieve the objectives of the organization. There is a rising interest among consumers all over the world regarding the protection of the environment. Worldwide proof indicates that people are concerned about the environment and are accordingly modifying their behaviour. Green marketing has emerged as result of this and it speaks of a growing market place for sustainable and socially accountable products and services.

Business firms in market economies make their production and marketing selections based on several factors, including government regulations and consumers, which are the primary forces molding the consumer products industry. Consumer preferences relating to eco-friendly products and government regulation give incentives for incorporating environmental and alternative green objectives in the firm's profit maximization decision. Some business firms are proactive with respect to the greening of their products while for some firms, eco-friendly practices are a by-product of cost reduction strategy.

An important side of green marketing is the willingness and skill of consumers to buy green products and pay additional for them. The present paper is an attempt to study the consumer awareness of people in the city of Tiruchirappalli.



**Literature Review**

**Dr. P.Mohanasundaram (2019)** in his research study titled A" Study on Consumers' Attitude towards fast-paced commodity products in Dharmapuri Town". The Importance of research work is that the consumer attitude towards FMCG fast-paced commodity. The info collected from which the face –to –face interview in respondent and help of the questionnaire used prepared to the knowledge collected. FMCG product is a care product, household care product, food and beverage product. This research work researcher tries to seek out difference within the opinion of consumers on the idea aged, education, qualification, location and gender regarding consumer attitude towards FMCG in product Dharmapuri town the present study decided that, achievements of varied industries depend upon their skill to make and retaining the purchasers. Companies to sell their products at a standard price 62 with good quality, availability of brands altogether stores and is a smaller amount costly to attract new customers. Brand Loyalty provides companies with strong and competitive weapons to fight with competitors within the market place.

**Igor Popovic, et al., (2020)** Why Are Consumers Willing to Pay More for Liquid Foods in Environmentally Friendly Packaging? A Dual Attitudes Perspective" the aim of this study was to analysis why consumers are willing to pay additionally for liquid food in environmentally friendly packaging. Drawing on the idea of dual attitudes by Wilson, Lindsey, and Schooler, this study proposes that consumer purchasing behavior is often explained through implicit and explicit attitudes. Moreover, a consumers eco-literacy and eco-friendly lifestyle could be important predictors of consumer attitudes toward environmentally friendly packaging. Our conceptual model was tested on survey data from 11 countries, with a complete of 7028 respondents. Eco literacy and having an eco- friendly lifestyle were found to be important predictors of consumer attitudes toward environmentally friendly packaging. This study contributes to the literature that aims to elucidate consumers' willingness to pay more for food in environmentally friendly packaging. It identifies what proportion more consumers are willing to pay for food in environmentally friendly packaging and why.

**Objectives**

1. To study the awareness level of eco-friendly or green consumption products.
2. To find the buying behaviour of green products.
3. To find the level of satisfaction of using eco-friendly products.
4. To analyze the relationship between income and education with an awareness of green products.

**Hypothesis**

1. Consumers are aware of the green marketing.
2. Consumers are willing to pay more for eco-friendly products.

**Research Methodology**

The present paper consists of both primary and secondary data. The primary data were collected by a survey method with a structured questionnaire. The questionnaire was designed to know the consumers awareness level towards green products and its impact in Tiruchirappalli district. The total population of the city is approximately 11,82,000 which would roughly amount to 2,40,000 households. However, the researchers have only considered the middle class and higher middle class as our respondents. Due to limitations of time and cost the questionnaires were collected through a convenient sampling technique and the sample size considered for the study is 50 respondents. The secondary data were taken from various books, published journals, magazines and other relevant academic resources. The collected data were analyzed using statistical package for social science (SPSS). Cross-tabulation of the variable of green marketing was done with the variables-educational qualifications, occupation and income. Similarly, cross-tabulation was also done for willingness to buy expensive eco-friendly products, and preference for eco-friendly. The results and interpretation are as follows:

**Data Analysis and Interpretation**

**Table No. 1**

| **Educational Qualification and Awareness about Green Marketing** | | | | | |
|---|---|---|---|---|---|
| **Educational Qualification** | **Yes** | | **No** | | **Total** |
| | **Respondents** | **%** | **Respondents** | **%** | |
| Up to 1Oth | 1 | 33.3333 | 2 | 66.6667 | 3 |
| 11th to 12th | 3 | 42.8571 | 4 | 57.1429 | 7 |
| UG | 13 | 68.4211 | 6 | 31.5789 | 19 |
| PG | 6 | 66.6667 | 3 | 33.3333 | 9 |
| Professional | 8 | 66.6667 | 4 | 33.3333 | 12 |
| **Total** | **31** | **62%** | **19** | **38%** | **50** |

The table depicts that majority of the respondents are aware about green marketing. From the different categories of educational qualification Under Graduates have an

awareness level of 68.42%, Post Graduate and Professionals both have an awareness level of 66.67%, followed by 42.86% and 33.33% respectively. Over all 62% of the respondents were aware of the concept of green marketing. Only those respondents who have very low level of education qualification are unaware about the concept of green marketing.



**Table No. 2**

| Occupation and Awareness about Green Marketing | | | | | |
|---|---|---|---|---|---|
| **Occupation** | **Yes** | | **No** | | **Total** |
| | **Respondents** | **%** | **Respondents** | **%** | |
| Private Employee | 20 | 60.6061 | 13 | 39.3939 | 33 |
| Govt. Employee | 2 | 66.6667 | 1 | 33.3333 | 3 |
| Professional | 2 | 40 | 3 | 60 | 5 |
| Student | 6 | 75 | 2 | 25 | 8 |
| Homemaker | 0 | 0 | 1 | 100 | 1 |
| **Total** | **30** | **60%** | **20** | **40%** | **50** |

The table depicts that majority of the respondents belonging to Private employee category have 60.61% level of awareness regarding awareness about green marketing. Similarly among students the awareness levels are exceptionally high – 75%.

**Table No. 3**

| Income and Awareness about Green Marketing | | | | | |
|---|---|---|---|---|---|
| **Income** | **Yes** | | **No** | | **Total** |
| | **Respondents** | **%** | **Respondents** | **%** | |
| 1 To 10000 | 8 | 57.1429 | 6 | 42.8571 | 14 |
| 10001 To 30000 | 16 | 69.5652 | 7 | 30.4348 | 23 |
| 30001 To 50000 | 10 | 90.9091 | 1 | 9.09091 | 11 |
| Above 50001 | 2 | 100 | 0 | 0 | 02 |
| **Total** | **36** | **72%** | **14** | **28%** | **50** |

It is evident that in various income categories the trend shows overall awareness of green products across the class barriers. Highest levels of awareness are 90.91% in the category 30,001 – 50,000. The category of 10001 – 30000 shows an awareness of 69.56%.

**Table No. 4**

| Awareness of Eco-Friendly Products and Willingness to Buy Expensive Eco-friendly Products | | | | | |
|---|---|---|---|---|---|
| **Awareness of Eco-Friendly Products** | **Yes** | | **No** | | **Total** |
| | **Respondents** | **%** | **Respondents** | **%** | |
| Yes | 16 | 42.10526 | 22 | 57.89474 | 38 |
| No | 7 | 58.33333 | 5 | 41.66667 | 12 |
| **Total** | **23** | **46%** | **27** | **54%** | **50** |

The above table shows the willingness of people to buy products that are expensive in as a result of being eco-friendly. Though people are aware of eco-friendly products the willingness to buy expensive products is low i.e., 57.89%. Even among the category where awareness about eco-friendly products is negative the willingness to buy expensive eco-friendly products is only 47.67%.

## CONCLUSION

Overall 62% of the people are aware of the concept of 'Green Marketing'. Therefore the hypothesis stated is proved. No significant relationship is visible between educational qualification, income and occupation with respect to awareness about Green marketing. It seems that people who belong to the private employee category among occupation are more aware and willing to buy eco-friendly products. Consumers who are aware of eco-friendly products and have a preference for eco-friendly products are not willing to buy expensive eco-friendly products. Hence the second hypothesis is rejected.

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# DIGITIZATION IN INDIAN NBFC; TRENDS AND CHALLENGES

**DR.E.MUBARAK ALI**
Associate Professor & Head, PG & Research Department of Commerce (SF)
Jamal Mohammed College (Autonomous), (Affiliated to Bharathidasan University) Tiruchirappalli



**BAIJU MUKKADAKKATTIL**
Research Scholar (Part Time) Jamal Mohammed College (Autonomous),
(Affiliated to Bharathidasan University) Tiruchirappalli

**ABSTRACT**

*The Non-Banking Financial Companies, or NBFCs, have significantly evolved in India regarding the size, operations, technological sophistication, and product innovations. Digital transformation is just moving from traditional financial services to a digital world. It is a vital change in how NBFC and other financial institutions learn about, how to interact with and satisfy the customers. An effective digital transformation begins with an understanding of the digital customer behavior, preferences, choices, requirements, and aspirations, etc. This transformation leads to major changes in the organizations from a product-centric to a customer-centric view. An Indian Non-Banking sector is achieving tremendous growth in recent years, encouraging a higher amount of capital formation, which is because of digitalization. Even though the Indian NBFC sector is moving towards digitalization, there are various issues and challenges to be addressed, especially in the rural culture. This paper covers the role of digitization and trends, technological milestones in Indian NBFCs also. This has made it possible for NBFC to charge lower fees for services, and also offer higher interest rates for services.*

***Key words: Digitalization, NBFC,* Transformation.**

## Introduction

NBFCs have to be completed an important role as a key contributor to the economy by providing a bonus to infrastructure, employment generation, wealth creation, and access to monetary services for the agricultural and weaker sections of the society. The health and the success of the NBFC sector have extensive implications on the inclusive development of the economy, the monetary inclusion of various population segments, capital formation, and eventually the expansion in GDP. The successful implementation of end leads the government to implements digital transactions. Digitalization is the process of converting data into a digital format. Digitalization means the adoption of technology. NBFCs are

focusing on total digitization of their operations and many have achieved 100% digitization in areas like KYC, income documentation, and application forms. This has resulted in lesser chances of forgery.



Digital banking can, sure enough, give a chance for walloping gains within the returning years. The issues over the health of Indian NBFC are in-depth. The new government conjointly incorporates a daring vision for a "Digital India." This vision any helped in guaranteeing acceptable restrictive measures to make sure digitalization in monetary services. Digitalization has a colossal impact on customer behavior. NBFCs are quickly adopting best-in-class technology to cause disruption and foster future growth. The Indian loaning business, considerably the non-banking monetary firms (NBFCs), are more and more counting on technology to succeed in and repair a bigger customer base. The technology-centric business model of the NBFCs rests on lowering on manual tasks and leg-work orienting practices to maneuver towards machine-controlled application processes. This has diode to bigger accessibility, cost-effectiveness, and efficiencies in credit quality and turn-around time over the normal loaning models of monetary establishments.

**Objectives of the Study**

1. To study the role of digitization in Indian NBFC.
2. To study the digital trends in NBFC.
3. To study challenges and advantages of digitalization in NBFC

**Research Methodology**

The present study is descriptive in nature and is based on secondary data. The data has been extracted from various sources like research articles, publications from Government of India, various bulletins of RBI and authenticated websites.

**Review of Literature**

**Rashmi & Dr. Punith Cariappa, Juni Khyat (UGC Care Group I Listed Journal)** A Literature Review On Demonetisation Effect On Indian Banking Sector, The objective of this study is to examine the Demonetization effect on Indian banking sector with increased account holders, positive effect on returns, E- banking facilities, liquidity, and impact on GDP growth. Further research should aim to identify potential use of digital services amongst all groups of people across the country.

**Prof. Ashok Nagar & Dr. Garima Kaneria,** UNNATI The Business Journal Payment Banks- A New Step Towards Digitalisation, This research is focused on providing a study of

working and challenges of Payment Banks and their role in Financial Inclusion. It suggest Saving and investment plays an important role in economic development of the country.

**Dr. Karabi Goswami & Dr. Shazeed Ahmed** (2019)Issues and Challenges in moving towards a Digital and Cashless Banking Economy, The study focused on the current perception of common man towards digitalization and cashless transactions. The study conclude the statement that digital and cashless economy will help reduce the risk of holding cash followed by the statement that it is very convenient as it is anytime anywhere banking



**Luigi Wewege, Jeo Lee and Michael C. Thomsett**, (2020), Journal of Applied Finance & BankingDisruptions and Digital Banking Trends, This paper updates the digital banking transformation in fintechs and incumbent banking institutions to show that access to future fintech trends will grow significantly in coming years.

**GHOSH, SEEMA; CHANDA, DEEPAK, (2020)** Artificial Intelligence and Banking Services - Way Forward.This paper deals with the dimension where AI equally contributes positively to the financial services of a company and it may include trading, risk management, asset management, credit decisions, virtual assistants and prevention of fraud and banking services.

**Role of Digitization in Indian NBFCS**

Today the rules became stricter; the price of borrowing has conjointly increased; so, it's necessary that Non-Banking Financial Companies sharpen their business light soreness. Customers square measure a vital aspect of business and became a spotlight space for NBFCs to differentiate. NBFCs square measure currently a lot of keen on developing innovative products, and square measure trying to cater to the requirements of low financial gain and concrete customers. During this state of affairs, it becomes a lot of necessary for NBFCs to adopt such business models that square measure powered by the technologies.

The new-age customer is tech-savvy, and with the increasing data in their repository, there are newer demands regarding credit facilities. So as for the NBFCs to leverage fintech should meet the necessities of those new-age customers, it should look on the far side the regular or the standard approach and invest in digitalization and technological capabilities which will permit them to attach and cater to the client during a customized approach.

Another vital reason that produces the case for digitalization sturdy is the proven fact that most public, still as non-public banks, square measure distressed with unhealthy loans since the previous few years, and it's provided NBFCs a superb chance to serve its offerings and aim for growth. The expansion of NBFCs has been vital within the previous few years; thus

to take care of this growth within the coming back years, they have to usher in technology to drive their growth to a subsequent level.

**Challenges of Digitalization in NBFCS**



There are a variety of challenges that face NBFCs in operation with ancient models. These challenges are overcome by rising technologies and by their induction into NBFCs. During this phase, we glance at those challenges.

- Longer lead generation, and process time;
- High running expenses;
- Limited risk profiling
- Human work and judgment;
- A high-cost model with folks and branches;
- Long term loan with short term financing; and
- Limited information management.

**Advantages of Digitalization In NBFCS**

1. **CUSTOMER DATA COLLECTION AND MANAGEMENT**

Today, we have a tendency to see reduced risk craving publicly sector banks to lend cash as they're handling unhealthy loans, mounting debts, and NPAs. Most often, NBFCs target candidates that are rejected by industrial banks, which offer an enormous chance for NBFCs to expand, and therefore, the understanding of their audience will facilitate them to succeed to bigger heights. Digitalization will allow them to capture, analyze, and leverage data accurately about their current and potential customers. It will help them in understanding their customers and make better lending decisions.

2. **MITIGATION OF RISK**

NBFCs will mitigate risks concerned in coping with money by shifting to digital modes of payment, and customers will utilize the method of constructing payments through a secure and secure medium. It'll save not solely an incredible quantity of your time, however conjointly effort concerned in assembling and dropping off cash.

3. **BETTER CUSTOMER SERVICE**

Today the majority of economic transactions created by NBFCs embrace the disbursement of loans. So, the digital disposition can facilitate in providing higher client service as the loan process may be done a lot faster thanks to the provision of client knowledge. It'll additionally facilitate NBFCs to attach to their customers by sharing customized messages regarding loan

bill payment reminders, causation statements to customers, etc. it'll build the connection between the purchasers and NBFCs.



**4. LOWER COSTS WITH DIGITALIZATION AND INCREASE IN OPERATIONAL EFFICIENCY**

Technology makes business operations easier for any establishment and also the same goes for NBFCs similarly. Investment in the technology can considerably scale back the cost and improve an overall operational potency. It'll conjointly enable higher utilization of the offered assets at intervals of less time and resources and conjointly offer higher services.

**5. HIGHER CUSTOMER REACH AND AN ENLARGEMENT THE BASE**

Technology will help in reaching out to customers who are otherwise difficult to reach It'll cause additional and additional folks to be drawn to NBFCs, which give them with each service and facility. By adopting digitalization in NBFCs, it gets access to a wide-ranging network as technology will gather shoppers, monetary establishments, and merchants.

**6. CREATION OF TAILOR-MADE PRODUCTS AND SERVICES**

Technology may be a development that may permit personalization and suppleness that's most valued by customers. With it, customers will interact the means they need, and it'll additionally facilitate NBFCs to make made-to-order merchandise, and customize services.

**Digital Trends in NBFC**

The new age non-bank lenders i.e. the NBFCs, once fulfilling NBFC incorporation procedure, are that specializes in processes and models driven by superior technology. The arena has witnessed an enormous surge of the industrial revolution as additional and additional corporations have started adopting them. To keep up with the present market atmosphere, it's essential that the NBFCs are tuned in to the newer technological trends and profit them.

**1. ARTIFICIAL INTELLIGENCE**

Artificial Intelligence has caused a giant helpful modification within the finance trade like its facilitate they will currently consolidate all internal and external knowledge, build prophetical profiles of consumers and members in real-time. Thus, with a shopper knowledge that's wealthy, accessible, and financially viable to deploy, the non-banking monetary

establishments aren't solely ready to understand their customers, however, conjointly offer a recommendation for the long run.

**2. AUTOMATION**



Another vital future innovation that has powerfully compact the functioning of NBFCs is the power of Automation. It's a technology that helps in dashing up the disposition processes and facilitates consistency in selections.

**3. CLOUD COMPUTING**

Cloud computing has helped NBFCs in making a versatile business model that fulfills growing business desires. A number of the distinguished benefits of cloud services are lower prices, fast implementation, and near-universal handiness.

**4. BIOMETRICS**

NBFCs are ready to unambiguously determine a private by evaluating one or a lot of his/her distinctive biological traits- like their fingerprints, voice waves, or membrane and iris patterns. For customer's KYC authentication, the monetary entities use either the fingerprints or iris patterns of a private to manifest their identities.

**5. VIDEO KYC**

Video KYC could be a feature that will before long become the long run of the identification as the no different answer has returned this near to eliminating identity fraud on-line. This can facilitate profit online NBFCs in a very huge manner.

**6. BLOCKCHAIN**

By introducing blockchain solutions in functions like the KYC method, the knowledge will be created accessible on a localized network and so, will be simply assessed by third parties directly when the permission has been granted. The web NBFCs unit ready to profit greatly from this.

**7. CHATBOTS & ROBO**

Some NBFCs have already used chatbots and Robo-advisors that move with prospects and customers for the self on boarding of the customer, a client mating, and the employee-related services. Most of those chatbots and Robo-advisors are developed with vernacular

capabilities, creating them well-suited for rural and semi-urban Asian nations, and so, the whole method of availing numerous monetary services by plenty has become abundant easier and hassle-free.



## 8. VOICE AND LOCAL LANGUAGE

In the list of approaching trends, applications-voice in digital payments can play a vital role because it is going to be additionally enabled by totally different Indian languages. This can facilitate the NBFCs in a very massive means in reaching consequent set of users Voice will definitely create experiences additional interactive and facilitate reach the plenty.

**Findings & Suggestions of the Study**

1. This has made it possible to offer higher interest rates for deposits. Lower operating costs have meant more profits for the NBFC.
2. Digitalization is having enormous potential to change the landscape of financial inclusion. Easy use of digital mode can accelerate the integration of unbanked economy to the mainstream.
3. It is possible to generate reports and analyze the data at any point and for different purposes.
4. With a high rate of crime and corruption, digitalization is a safe way to handle all kind of transactions financial transactions.
5. It is helpful to take data driven dynamic decisions by using digital analytics. This benefits the both the customers and NBFC.
6. It is important for NBFC to work on not only good website, social media connect and mobile applications etc.
7. Technical defaults should be evaded by employing well trained and expert technicians in field of computers, so that loss of data can be avoided.
8. Seminars and workshops should be organized by the NBFCs Officers on the salubrious utilization of e- services especially for those who are computer illiterate.

9. NBFC should be prepared to handle cyber attacks. Design with user success as focus, content understandable by anybody, supported with demos and help to reduce intimidation.



**Conclusion**

The dynamical habits of shoppers are measure hard-to-please new thanks to using money services. NBFCs are measure targeting promoting their brand, product, and services through digital channels. With the increasing usage of good phones, medical aid is inevitable to catch up with the increasing expectations of the planet. It so reduced human errors and accumulated convenience. With the assistance of a digital platform, most businesses don't have to be compelled to delay the operation timings. With the large potential and well-established promise of digital money services, there's a necessity for the players to adopt a holistic approach in progress digital and fusing business strategy with all the weather of their operating system to form motivating client expertise. NBFC may additionally get to invest in supporting mobile platforms and analytics; client service through models like multi-lingual voice-based mostly interaction and simplified service offerings.

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# CUSTOMER SATISFACTION TOWARDS LIFE INSURANCE CORPORATION (LIC) SERVICES WITH SPECIAL REFERENCE TO TIRUCHIRAPPALLI DISTRICT



**Dr. G. PHILOMINE JOAN OF ARC**
Assistant Professor, PG Department of Commerce, Jamal Mohamed College (Autonomous), (Affiliated to Bharathidasan University), Tiruchirappalli -620020, Tamilnadu.

**Dr. E. MUBARAK ALI**
Associate Professor and HOD (SF), PG Department of Commerce, Jamal Mohamed College (Autonomous), (Affiliated to Bharathidasan University), Tiruchirappalli -620020, Tamilnadu.

**Abstract**

*Insurance is one of the important segments of financial system. The Insurance business is exceptional in the sense that it is satisfied for managing the risk of other parties. LIC of India is the major life insurance player in India insurance industry, its strong brand backed by long experience and fixed network has helped it to remain on the top. In India insurance sector is not only playing a role within the financial system but also has an important socio - economic function of providing risk cover to the unfortunate population. The insurance business is facing new challenges like quick dynamic market, new technologies, economic uncertainties, fierce competition and a lot of strict customer and therefore it is regarded as the dynamic business climate. Similar to firms of alternative business domains, insurance jointly considers their customers because it is the most vital plus. The LIC goals to investigate policy holder's (customer) perceptions and satisfaction towards common services offered to the general public in the country. The study is targeted on policy holders residing in Tiruchirappalli District.*

**KeyWords: Customer Satisfaction, Insurance, Services, Life Insurance Corporation**

## Introduction

Insurance is one among the most important segments of economic market. Insurance is definite as a cooperative device to spread the loss caused by a particular risk over a number of persons who are exposed to it and who agree to ensure themselves against that risk. It is a promise to perform in future in return for a present monetary consideration. Such a promise is made in an environment when the customer is absolutely not sure whether the promise will be satisfied if and when the need arises. LIC offers a very huge and huge variety of diversified products catering to the needs of the various units of people in India. It offers

individual solution considering their specific monetary demand and risk profile, thus the LIC concentrate on their customers and their satisfaction after buying the policy.



Customer satisfaction in Insurance isn't an artifact. Though insurance marketers have regarded " customer " as the king and all activities evolve around to satisfy him ( or ) her , giving this idea a momentum it's necessary to know the satisfaction of the client in respect of varied aspects and attributes therefore on service Customer loyalty , Customer retention , Repurchase intention and Business performance are the parameters of the customer satisfaction. In contrast to product, a service will have various intangible (or) qualitative specifications; supported by the construct which is mentioned this study that aim to conduct research among the policyholder (customer) perception and satisfaction towards varied service offered by the Life Insurance Corporation in Tiruchirappalli District.

**Review of Literature**

**Bedi H. S. and Sigh P. (2011)** in 'An Empirical Analysis of Life Insurance Industry in India' provide an empirical analysis of life insurance industry in India for the period 2001 to 2008. The study concludes that liberalisation, privatisation and globalisation have had positive influence on LIC and its performance. It states that there is no significant change in the pattern of investments strategy of LIC over the period 1980 to 2009.

**Yamawathi K. T. H., (2013)** in an article 'Performance Evaluation of Indian Life Insurance Industry in Post liberalization' states the achievements of life insurance sector post liberalization are laudable. However, sustained growth will require efficient and effective service to policy holders. In spite of increase in the life insurance business, there is large uninsured population.

**Gupta P. and Aggarwal V. (2014)** in their working paper for the Centre for WTO Studies, 'An Analysis of Insurance Sector Penetration Perspective in India' conclude that the increased penetration with the opening up of the sector gives a clear indication that the private and foreign players have an ability to enhance the size, and participation in the insurance market worldwide.

**Statement of the Problem**

Insurance sector is one of the most vital segments in India and it contributed more to our Gross Domestic Product (GDP), when compared to other industries. This is possible only when the insurance sector attracted the customers, globally as well as in the local country. Customers always expects prompt services and Insurance industry

satisfy the need of the customers. Inspired by the researcher made an attempt to study services quality in insurance industry in Tiruchirappalli District.

## Scope of the Study



The service quality of the Insurance industry should be up to the level of overall satisfaction of the ultimate beneficiaries. This highlights the need for obtaining the feedback from the policy holders (customers) of this innovative product through periodical research. This will lead to refinement, improvement of the product or withdrawal as the case may be. In this context the present paper service quality of Insurance industry a customer centric analysis, has been undertaken by the authors to identify the overall satisfaction and expectations, which will give proper solution to measure the service quality of the insurance scheme.

### Objectives of the Study

1. The Present Study is initiated with the following objectives:
2. To identify the factors affecting customer satisfaction in life insurance sector.
3. To evaluate the reason stated by the policy holders for the purchase of life insurance policy.
4. To measure life insurance and the customers level of satisfaction towards services offered by the insurer.
5. To study the customers perception about the after sales service of Life Insurance Corporation.

### Hypothesis of Study

In order to justify the objective constructed the following hypothesis are formed,

**Null hypothesis Ho:** There is no significant difference between demographic factor in customer level of satisfaction towards service rendered by the Life Insurance Company.

**Alternative hypothesis $H_1$:** There is a significant difference between demographic factor in customer level of satisfaction towards service rendered by the Life Insurance Company.

### Research Design

**Universe of the study -** LIC policy holders in Tiruchirappalli District

**Data collection -** Primary data and secondary data

**Sample design - S**imple random sampling

**Sample size - 120**

**Sample unit -** Age group between 20 - 50 years.

**Tools and techniques - R**ank Analysis and Analytical Statistics techniques - ANOVA.

**Limitations of the Study**



The foremost limitation of the study is that of the respondents were reluctant in furnishing needed information. They might have influenced the knowledge glided by the respondents (i.e.) It was biased opinion given by the customers.

The study sample encompasses a geographical limitation. Since the information used was collected from Tiruchirappalli District. Therefore, generalization of results is also tough.

## DATA ANALYSIS AND INTERPRETATION

**The policy holder for the purchase of life insurance policy.**

| Factors | Frequency | Percentage | Rank |
|---|---|---|---|
| Shifting Investment | 43 | 27.56 | IV |
| Known Agent | 62 | 39.74 | I |
| Prompt Service | 26 | 16.67 | VII |
| Friends Recommendation | 35 | 22.44 | V |
| Easy Accessibility | 23 | 14.74 | VIII |
| Coverage of Risk | 27 | 17.30 | VI |
| Saving | 47 | 30.13 | III |
| Tax Purpose | 49 | 31.41 | II |
| Own Interest | 43 | 27.56 | IV |

The results of the test imply that there is an agent with the very significant reason to hold policy, savings followed by tax purpose, which was somewhere equal by significant in policy buying decision, whereas easy accessibility is the least preferred reason for buying the policy.

**Hypothesis testing**

**Null hypothesis (Ho):** These is no significant difference between demographic factor and customer's level of satisfaction towards service rendered by the Life Insurance Company.

**ANOVA**

| | Sums of Squares | Df | Mean Square | F | Sig |
|---|---|---|---|---|---|

| | | | | | | |
|---|---|---|---|---|---|---|
| Age | Between group | 1.849 | 6 | 0.308 | 0.548 | 0.042 |
| | Within group | 63.478 | 113 | 0.562 | | |
| | Total | 65.327 | 119 | | | |
| Monthly Income | Between group | 0.954 | 3 | 0.318 | 0.546 | 0.017 |
| | Within group | 67.481 | 116 | 0.582 | | |
| | Total | 84.481 | 119 | | | |
| Educational qualification | Between group | 9.747 | 15 | 0.650 | 1.394 | 0.012 |
| | Within group | 48.426 | 104 | 0.466 | | |
| | Total | 68.173 | 119 | | | |
| Occupation | Between group | 2.122 | 9 | 0.235 | 0.475 | 0.041 |
| | Within group | 54.545 | 110 | 0.496 | | |
| | Total | 56.667 | 119 | 0.754 | | |
| Number of Family Members | Between group | 1.306 | 4 | 0.327 | 0.572 | 0.007 |
| | Within group | 65.688 | 115 | 0.571 | | |
| | Total | 66.994 | 119 | | | |

**Interpretation:** On the basis of demographic factors seen from the above table there is the significant value which is more than 0.05 hence the null hypothesis is accepted Other than these two factors all other factor all other factor shows that there is no significant difference between customer level of satisfaction towards services offered.

**Findings**

- Demographic Factors Profile: The empirical data analysis indicates that the majority of the respondents in sample are under the age group of 30 - 40 (37.4) years and its has been found that 40 percent of the sample subjects surveyed is men and the remaining 60 percent of sample subjects are women income above Rs.3 lakh.
- The result of ANOVA test has identified that the basis of demographic factors that is seen from the above table that the significant value is more than 0.05 hence the null hypothesis is accepted other than these two factors all other factors that there is no significant difference between customer level of satisfaction towards service.

**Suggestions**

It is suggested that the agents should sell policies only after clearly understanding the policy buyers need and his (or) her willingness in paying the is regular premiums. In this case the insurance companies must also strategically plan to follow the business of their agents, and should initiate to provide a marginal commission to the agents to motivate them for the timely collection of premium amounts. It is also suggested that they should show some more promptness in claim settlement and promptness in services by LIC and provide additional and extra funds to its development officer and claim settlement officers and agents. The claim settlement process should be clearly, understandable and fast and must not involve lengthy decision-making process. LIC should explain all the hidden charges should clearly be stated in the form and also explained by the agent with proper training. Latest information and other related information about the policies and products should be given from time to time.

**Conclusion**

Even with the high competition within the market place it is evident from the study that the general public sector LIC dominates competitive world, client satisfaction has become a vital fact to retain the shopper with enticing service and prime quality facilities. Redoubled competition, big selection of policies and merchandise offering and with range of channels of distribution cause firms to like happy and extremely profitable customer. Further the study additionally discloses that almost all of the respondents are conscious of Life Insurance Corporations of India.

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# SURVIVAL OF SUGARCANE CULTIVATION IN TAMIL NADU: A ZONE WISE TREND ANALYSIS

**S. SENTHIL KUMAR**
Research Scholar (Full time), P.G & Research Department of Economics,
Jamal Mohamed College (Autonomous), (Affiliated to Bharathidasan University),
Trichy-620020,Tamil Nadu, India.

**Dr. M. R. AJMAL KHAN**
Research Supervisor & Assistant Professor,
P.G & Research Department of Economics.
Jamal Mohamed College (Autonomous), (Affiliated to Bharathidasan University),
Trichy-620020, Tamil Nadu, India.

**Abstract**

*Sugar Industry is an Agro-based industry and Sugarcane is cultivated by about 5 Lakhs farmers in Tamil Nadu. The registered Sugarcane crop is cultivated in an area of 2.5 to 3.0 Lakhs Hectares comprising of 2% of the total cultivable area. An average of 300 Agricultural man days is generated for cultivation of one hectare of sugarcane. More over Sugar Industry employs directly and indirectly about 50,000 persons. Further, the industry engages vehicles for Transport of cane from the field to the factory and for dispatch of Sugar and molasses. Sugarcane production is mostly dependent on unorganized farm sector. Sugarcane is an important commercial crop in Tamil Nadu. Tamil Nadu district level data (2000-2012) total Hector, production, productivity in analysis and sugarcane. In Tamil Nadu sugarcane is the most important commercial crop Predominately under taken cultivation Villupuram, Cuddalore, Tiruvannamalai, Vellore, Perambalur, Thanjavur, Dharmapuri, Namakkal and Salem area almost 80%Total of the Sugarcane production. Sugarcane production in high level North Eastern zone in district Kancheepuram, Thiruvallur, Vellore, Tiruvannamalai, Cuddalore, Villupuram 6 district Production Area. Sugarcane is a major commercial crop consumption more labor force for planning Sugarcane plantings a Time consumption labour intensive operation in sugarcane production. In the traditional method in Tamil Nadu all the sugarcane cultivation processes are carried out by manual labour expect land preparation. To objective to study above a growth performance area production, productivity sugarcane cultivation on Tamil Nadu.to find out inter zone wise variation of sugarcane cultivation in Tamil Nadu . In methodology zone wise sugarcane production and productivity in Tamil Nadu district Testing analysis. Water requirement of sugarcane crop is high and to sustain the production and productivity of sugarcane in the district. Without reducing the food crop area, The Tamil Nadu Agricultural University has drip irrigation*

*Technology for sugarcane crop. The government is promoting the above Technologies in clusters to achieve higher production in sugarcane. Sugarcane and sugar production in our country is influenced by complex factor like area under cultivation 3 sector variety growth, cane yield, sugar recovery, crop management practices. Release of high sugar variety is of paramount importance in sugarcane cultivation to realize high recovery besides higher productivity. Zone wise testing and release of verities suitable for different agro climatic region will fauve way for stabilizing both sugar recovery and sugarcane production.*

**Keywords:** Sugarcane, commercial crop, Production, productivity.

**Introduction:**

Sugarcane is the second most important industrial crop in the country is grown about 5 million hectares. The growth of sugarcane agriculture in the country had been consistent during the past seven decades. There was increase in area, production, productivity and sugar recovery. Further, the industry engages vehicles for Transport of cane from the field to the factory and for dispatch of Sugar and molasses. Sugarcane productions are mostly dependent on unorganized farm sector. Sugarcane is one of the important Agro Based Industrial Crop in Tamil Nadu. In Tamil Nadu during (2000-2012), the district sugarcane crop Total Hector, production, productivity in analysis and sugarcane. In Tamil Nadu sugarcane is the most important Commercial crop Predominately under taken cultivation Villupuram, Cuddalore, Tiruvannamalai, Vellore, Perambalur, Thanjavur, Dharmapuri, Namakkal and Salem area almost 80 percent Total of the Sugarcane production. Sugarcane production in High level North Eastern zone in district Kancheepuram, Thiruvallur, Vellore, Tiruvannamalai, Cuddalore, Villupuram 6 district Production Area.

Sugarcane is the second most important industrial crop in the country is grown about 5 million hectares. The growth of sugarcane agriculture in the country had been consistent during the past seven decades. There was increase in area, production, productivity and sugar recovery. During the period from 1930-31 to 2010-11, the area under sugarcane had gone up from 1.18 million ha to 5.0 million ha, productivity from 31 tonnes to 70 tonnes per hectare and total cane produced from 37 million tonnes to 340 million tonnes. Current sugar production in the country is about 24.5 million tonnes (Co-operative sugar 2011**)**

Productivity growth in agriculture is both a necessary and sufficient condition for its development and has remained a serious concern for intense research over the last five decades. Solow (1957) was the first to propose a growth accounting framework, which attributes the growth in Total Factor Productivity (TFP) to that part of growth in output, which cannot be explained by growth in factor inputs like land, and capital. Development economists and agricultural economists have computed productivity and have examined productivity growth over time and differences among countries and regions. Productivity growth is essential to meet the food demands arising out of steady population and economic growth.

This crop offers major scope for the Agriculturist to sustain their income and improve their standard of living. To increase the production and productivity in sugarcane, usage of optimum water and critical inputs like inorganic fertilizers, plant protection chemicals through drip and fustigation and by adopting all other Technological interventions are advocated. In Tamil Nadu, sugarcane is cultivated in an area of 3.50 Land hector by about 3 lacks farmers. The State stood at 2ndinproductivity of sugarcane at all India level and contributes approximately 7-9 percent of the National Sugar Production. Tamil Nadu has shown phenomenal progress with regard to sugar production during the last few years. High yield per hectare of sugarcane, higher sucrose content, High recovery rate and along crushing season have enabled Tamil Nadu to obtain highest yield rate and long crushing season have enable Tamil Nadu to obtain highest yield of 9.53 Tonnes of sugarcane per hectare in the whole of Tamil Nadu.

As a result of these advantages the state has emerged as the third largest producer of sugar, contribution over nine percent of the total sugar production of india. most of the 32 mills of the state are located in Coimbatore, north, Arcort Ambedkar south Arcort Vallalur and Tiruchirapalli.It was in mid 1960's that sugar became a priority and Government set up task force to plan requirement and growth policy was to focus on cane production. Utilization and processing capabilities Remunerative cane prices led the farmer shift to sugarcane and oilseeds. The growth in sugar cane production has been both in acreage and yield. Whether this trend will continue. Will depend upon crop economics as farmer has been adopting commercial approach. There is a need for rationalization of sugarcane policy to encourage farmer to improve yield and mills to build up rapport with farmer to build up trust,

commitment resulting in assured supplies of clean and freshly cut cane in return farmer gets better and quick return.

**Justification of the Study:**



Survival of Sugarcane Cultivation in Tami Nadu as present study Agricultural Commercial crop in sugarcane production in important Tamil Nadu district. Sugarcane production is high verities different season sugarcane cultivation in farmer's life style and profit development. Climate change water problem in affected in sugarcane cultivation in Tamil Nadu. An effective research system which is capable to deal with farmers 'Problems, produce the proper technology for farmers and make necessary tests for its applicability, simplify and disseminate its results, among farmers. An effective agricultural extension system which is capable to identify farmers' problems and needs and to carry them to research centers and come back to farmers with solutions to their problems and means to meet their needs. It must be able also to carry the new technology from the research centers to farmers and provide them with the proper education about this new technology, persuade farmers to adopt it, and come back to the research centers with farmers response strong and effective linkage must exist between these two systems which also must be well connected with farmers. Sugar cane growers like farmers of any other product everywhere, have their own problems and needs. It is important to know the problems facing sugar cane growers and identify their needs and find solutions for them. As stated above, this is the role of agricultural extension system. Therefore, it is important that all extension personnel be aware of problems facing sugarcane growers and their needs and have strong linkages with farmers as well as the research centers in the area.

The sugar company is the major buyer of this product from farmers. The company contracts to buy this product from farmers at fixed prices. However, small quantities of sugar cane product may be sold to private juice shops and molasses factories.

**Review of literature:**

**According to Moore (1995) :** Sugarcane is tall perennial grass of the genus Saccharum, with originally soft, watery Culm sugarcane acquired through human selection a distinctive feature of partitioning carbon into sucrose in the stem. This striking ability of accumulating levels of sucrose that can reach around 0.7 m in mature internodes (Moore, 1995) is an almost unique feature in cultivated plants. All sugar cane species interbreed, and the major commercial

Cultivars are complex hybrids.

**According to Paiva et al.,** (2004): Han and Wu, 2004) Sugarcane cultivation requires a tropical or temperate climate, with a minimum of60 centimeters (24 in) of annual moisture. It is one of the most efficient photosynthesizes in the plant kingdom. It is a C-4 plant, able to convert up to 2 percent of incident solar energy into biomass. In prime growing regions, such as India, Pakistan,

Peru, Brazil, Bolivia, Colombia, Australia, Ecuador, Cuba, Philippines and Hawaii,

Sugarcane can produce 20 lb (9 kg) for each square meter exposed to the sun. Although Sugarcanes produce seeds; modern commercial sugarcane cultivation relies on vegetative Propagation through stem cuttings which has become the most common reproduction Method. Sugarcane has essentially four-growth phase's viz., germination phase, tillering (Formative) phase, grand growth phase, maturity and ripening phase .A brief understanding of these growth phases would help in better management of the crop.

**According to Pandey et al.,( 2000):** Sugarcane is cultivated in more than 20 million hectares in tropical and subtropical regions of the world, producing up to 1.3 billion metric tons of crushable stems. It has served as a source of sugar since hundreds of years, represents an important renewable befoul source, which could turn into a global commodity and important energy source

It is generally used to produce sugar, accounting for almost two thirds of the world's production and has lately gained increased attention because of ethanol which is derived from cane. Sugarcane bagasse (the major waste product generated by sugar mills after extraction of the sucrose from cane juice) is largely used for energy cogeneration at the mill or for the production of animal feed increasing the overall efficiency of the crop system. Recently, there has been increased interest in using bagasse for processes such as paper production, as a dietary fiber in bread, as a wood substitute in the production of wood composite, and in the synthesis of carbon fibers.

**According to (Sangnark and Noomhorm ( 2004):** It is expected that enzymatic and hydrolytic processes that allow the bagasse carbon units from cellulose and hemicelluloses to be fermented, Will soon be scaled up for ethanol production, turning sugarcane into an efficient crop for

Energy production as well.

**Important of the Study:**

Sugarcane is mainly an industrial crop as the cane is supplied to sugar industries, where various products, from its juice are prepare by using a series of industry. The by-products

from sugarcane further require some form of industry. Only a fraction of its production is used in small scale industry for making local khan sari and guru .sugarcane's products like sugar and fermented products are very important in making and preserving various kind of medicines like syrups, liquids and many by products like bagasses and mosslasses. bagasses is used as a fuel, for production of fiber boards, papers, plastics and ur fural .molasses is used in distilleries for the manufacture of ethyi alcohol, butly alcohol ,citric acid etc.rum is the best potable spirit made from molasses. Molasses, also is used as an additive to feeds for live stock.

**Objectives of the study**

- To study about a growth performance Area production productivity on Sugarcane Cultivation in Tamil Nadu
- To find out inter zone wise variation of sugarcane cultivation of Tamil Nadu

**Methodology of the study:**

In this study based on secondary data from 2000-2012.in the main objective present study sugarcane cultivation production, productivity on Tamil Nadu. Second objective inter zone wise variation cultivation in Tamil Nadu. In consists objective of the study, statistical tools used, scope and Limitation of the study are presented in this chapter.

**Statistical Tools of Analysis:**

The researcher has used some of the basic statistical tools such as a percentage analysis, tables etc to find out the zone wise pattern of growth of sugarcane cultivation in terms of area, production and productivity the researcher has used the formula of annual rate of growth year wise sugarcane cultivation, production, productivity Variation include Microsoft XL document.

**Scope of the study:**

The present study is focusing only on the zonal level. There is a lot of scope of district level as well as state level. Apart from the sugarcane cultivation, There are other food crops are to be taken further research. This study basically covered only the period between 2000 -2012 which means period of Twelfth years.

**Limitation of the study:**

As this study has been analyses about the Area, Production, and Productivity of sugarcane cultivation in the state of Tamil Nadu in general and zonal level in particular the researcher has used the available secondary data only. Therefore generalization

of findings should be made with care because inadequate specialties differ in sugarcane cultivation.

**Classification of District on Agro climatic zone basis**



| SL.NO | Agro climatic zone | District |
|---|---|---|
| 1 | Western zone | 1 .Coimbatore |
| | | 2.Erode |
| | | 3.Thiruppur |
| | | 4.Dindigal |
| | | 5.Theni |
| **2** | Southern zone | 1.Madurai |
| | | 2.Ramanathapuram |
| | | 3.Tirunelveli |
| | | 4.Sivagangai |
| | | 5.Viruthunagar |
| | | 6.Thothukudi |
| | | 7.Pudhukottai |
| | | 8.Karur |
| **3** | North eastern zone | 1.Kancheepuram |
| | | 2.Thiruvallur |
| | | 3.Vellore |
| | | 4.Thiruvannamalai |
| | | 5.Cuddalore |
| | | 6.Villupuram |
| **4** | North western zone | 1.Dharmapuri |
| | | 2.Krishnagiri |
| | | 3.Salem |
| | | 4.Namakkal |
| | | 5.Perambalur |
| | | 6.Ariyalur |
| **5** | Delta zone | 1.Thanjavur |
| | | 2.Thiruvarur |
| | | 3.Nagapattinam |
| | | 4.Tiruchirapalli |
| | | |

**Source:** Department of Agriculture, Govt .of Tamil Nadu.

This chapter deals with analysis of state Tamil Nadu to find out the trend and growth performance of sugarcane cultivation in zonal level. The zonal level classification of districts is based on the classification done by department of agriculture in terms of agro climatic zones. The present study simply follows the agro climate zones of the districts in order to find out the area, production and productivity of sugarcane cultivation in the state. There are five zones. The Details of the zones area given below.

**Western Zone**

The districts under western are Coimbatore, Erode, Thiruppur, Dindugal and Theni

**Southern Zone**

Madurai Ramanathapuram, Thirunelveli, Sivagangai, Viruthunagar, Thoothukudi , Pudukottai and Karur district from the southern zone .

**North Eastern Zone**

Kancheepuram, Thiruvallur, Vellore, Tiruvannamalai, Cuddalore and Villupuram districts are coming under the north eastern zone.

**North Western Zone**

The North western zone included Dharmapuri, Krishnagiri, Salem, Namakkal, Perambalur and Ariyalur districts.

**Delta Zone**

Thajavur, Thiruvarur, Nagapattinam, and Tiruchirapalli district are coming under the delta zone.

**Table 1: Combined Annual Average Growth rate of Area Sugarcane Cultivation in Western Zone Districts of Tamil Nadu**

| year | 2008-09 | 2009-10 | 2010-11 | 2011-12 | 2012-13 | 2013-14 | 2014-15 | 2015-16 | 2016-17 | 2017-18 | 2018-19 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Coimbatore | 7.5284 | 3.9217 | -39.644 | -52.77 | -7.07 | 33.854 | 5.943 | -31.809 | -177.95 | -42.36 | -22.169 |
| Erode | 27.977 | 11 | -31.645 | -104.74 | 32.97 | 51.818 | 0.67 | -4.736 | -13.124 | -7.061 | -9.685 |
| Trippur | - | - | - | - | - | - | - | - | - | 4.84 | 12.183 |
| Dindigul | 7.402 | 3.3615 | -28.89 | -94.86 | 29.24 | 40.33 | 7.234 | -18.65 | -27.95 | 1.483 | 11.918 |
| Theni | -26.4 | 0.908 | -1.888 | -51.545 | -17.64 | 20.905 | 17.062 | -18.24 | -20.295 | -14.68 | 22.14 |
| **Annual Average** | **-3.8** | **0.8539** | **-6.156** | **-29.281** | **2.32** | **12.247** | **4.859** | **-7.38** | **-9.649** | **-11.556** | **2.877** |

**Source:** Computing value from the data taken from season and sugarcane report, Various Issues, ARGID-NIC, Ministry of communication & I.T, Govt. of India.

The above table reveals that the computing value of combined annual growth rate of area under cultivation of sugarcane in the western zone districts of Tamil Nadu. There were impressive growth rate 12.24 percentage of area under sugarcane cultivation western zone district the year 2013-14.The growth rate of area sugarcane cultivation on very low -3.8 percent in this year 2008-09. . Normal land cultivation in 2.32 percentage 2012-13 in this year. the following graphical illustration is proved the above findings.

**Fig. 1: Combined Annual Average Growth rate of area of Sugarcane Cultivation in western Zone District**

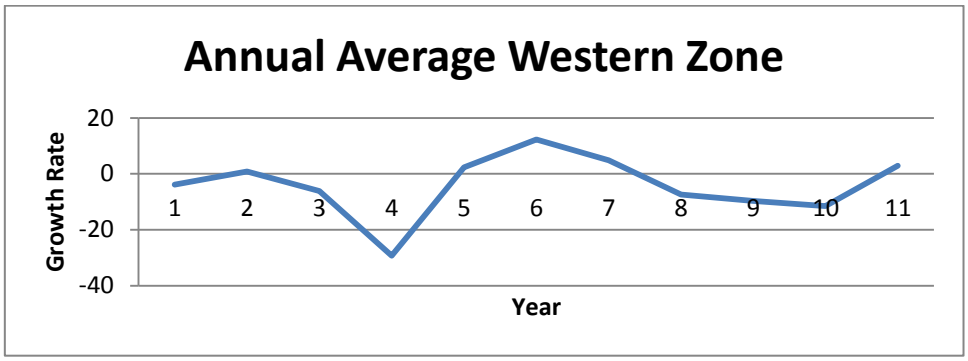





**Table 2: Combined Annual Average Growth rate of Area Sugarcane Cultivation in Southern Zone District of Tamil Nadu**

| Year | 2008-09 | 2009-10 | 2010-11 | 2011-12 | 2012-13 | 2013-14 | 2014-15 | 2015-16 | 2016-17 | 2017-18 | 2018-19 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Madurai | -7.147 | -7.661 | -7.164 | -31.87 | -27.89 | 27 | 24.45 | -3.071 | -17.33 | -29.42 | 11.61 |
| Ramanathpuram | 21.61 | 24.79 | 12.846 | -51.88 | -73.46 | 27.97 | 28.08 | -50.29 | -3.405 | 29.16 | 22.97 |
| Tirunelveli | -13.3 | -39.62 | -7.479 | -28.4 | 2.3 | 39.94 | 15.4 | 10.51 | 1.32 | -29.17 | 6.41 |
| Sivaganga | 16.68 | 4.74 | 0.119 | -50.1 | -58.22 | 43.72 | 34.4 | -1.635 | -13.09 | -22.95 | 2.025 |
| Viruthunagar | 17.7 | 2.92 | -6.84 | -24.69 | -30.85 | 31.62 | 23.79 | 695 | 40.88 | -22.95 | 2.025 |
| Thothukodi | -24.76 | 7.07 | 0 | -63.76 | -15 | 61.29 | 29.22 | 5.194 | 8.695 | 40.88 | 26.33 |
| Pudukotttai | 8.47 | 27.53 | 8.47 | -4.235 | 18.48 | 21.006 | 7.301 | -16.48 | -20.04 | -2.299 | 22.82 |
| Karur | -18.83 | -1.038 | -44.1 | -185.4 | 17.62 | 60.46 | 7.01 | -27.95 | -3.79 | 2.691 | 26.42 |
| **Annual Average Area** | **0.053** | **2.341** | **-5.519** | **-55.042** | **-20.88** | **39.126** | **21.206** | **76.41** | **-0.845** | **-4.257** | **15.076** |

**Source**: Computing value from the data taken from season and sugarcane report, Various Issues, ARGID-NIC, Ministry of communication & I.T, Govt. of India

The above table reveals that the computing value of combined annual growth rate of area under cultivation of sugarcane in the southern zone districts of Tamil Nadu. Southern zone wise district very highest sugarcane cultivation average growth in 76 percentage in this year 2015-16.Next 55 percentage cultivatioin in this year 2011-12.very low cultivation average 0.053 percentage in this year 2008-09 in southern zone sugarcane cultivation in the zone districts.

**Fig. 2: Combined Annual Average Growth rate of area of Sugarcane Cultivation in Southern Zone District**

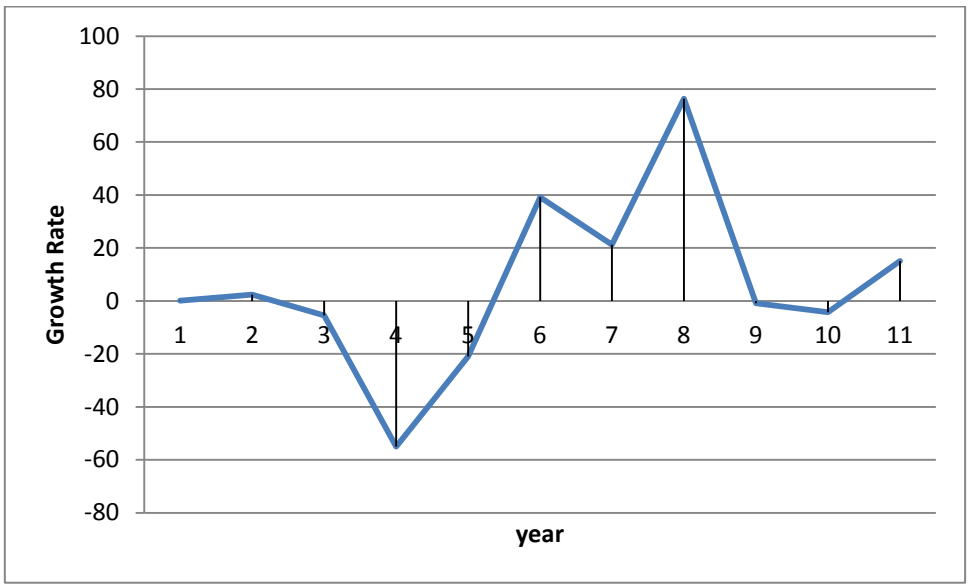





**Table 3: Combined Annual Average Growth rate of Area Sugarcane Cultivation in North Eastern Zone Districts of Tamil Nadu**

| Year | 2008-09 | 2009-10 | 2010-11 | 2011-12 | 2012-13 | 2013-14 | 2014-15 | 2015-16 | 2016-17 | 2017-18 | 2018-19 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Kanchipuram | -17.673 | -13.803 | -14.78 | -11.454 | -15.452 | 29.27 | -9.417 | -111.28 | -150.36 | -20.97 | 65.6 |
| Thiruvalluvar | -40.55 | -29.32 | -3.55 | -32.29 | 0 | 41.7 | 34.11 | -31.95 | -0.138 | 9.43 | 15.98 |
| Vellore | -1074 | 4.99 | -99.22 | -12.72 | -3.626 | 28.35 | 24.15 | -8.31 | -24.81 | -217 | 5.01 |
| Thi.Malai | -21.95 | -20.35 | 96.32 | -62.26 | 57.03 | 36.79 | 12.09 | -9.87 | -16.65 | 90.11 | 93.47 |
| Cuddalore | -4.068 | 5.44 | -0.019 | -18.22 | -214.5 | 19.96 | 9.44 | -6.96 | -27.2 | -9.67 | 88.46 |
| Villupuram | -23.19 | 5.63 | -5.97 | -14.96 | 23.24 | 30.26 | 8.64 | -9.21 | 6.99 | 2.12 | 26.3 |
| **Annual Average** | **-196.905** | **-7.902** | **-4.537** | **-25.317** | **-25.551** | **31.06** | **13.169** | **-29.6** | **-35.361** | **-24.33** | **49.14** |

**Source**: Computing value from the data taken from season and sugarcane report, Various Issues, ARGID-NIC, Ministry of communication & I.T, Govt of India.

The above table reveals that the computing value of combined annual growth rate of area under cultivation of sugarcane in the eastern zone districts of Tamil Nadu. There were impressive growth rate sugarcane cultivation Highest 49 percentage Average area in this year 2018-19.next 31 percentage medium level cultivation in this year 2013-14.-29.6 percentage in very low sugarcane cultivation in this year 2015-16 in eastern zone wise districts.

**Fig. 3: Combined Annual Average Growth rate of area of Sugarcane Cultivation in North Eastern Zone District**

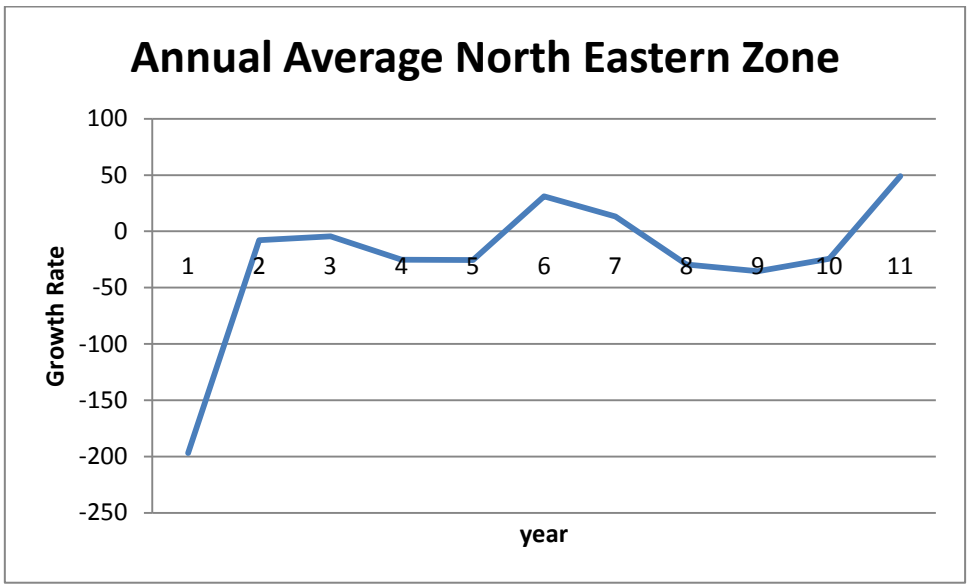





**Table 4: Combined Annual Average Growth rate of Area Sugarcane Cultivation in North Western Zone Districts of Tamil Nadu**

| Year | 2008-09 | 2009-10 | 2010-11 | 2011-12 | 2012-13 | 2013-14 | 2014-15 | 2015-16 | 2016-17 | 2017-18 | 2018-19 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Dharmapuri | - | -4.57 | -42.94 | -188.6 | 43.37 | 32.74 | 24.47 | -11.77 | -2.02 | 9.07 | 8.19 |
| Krishnagiri | - | - | - | - | - | 25.15 | 25.64 | -15.1 | -2.22 | -8.04 | -5.72 |
| Salem | 1.62 | 4.04 | -89.6 | -4.83 | 25.67 | 38.87 | 18.19 | -10.22 | -1.37 | -1.38 | 7.54 |
| Namakkal | 5.31 | 7.01 | -8.56 | -0.31 | -12.15 | 28.63 | 36.94 | -8.26 | -202.5 | 0.477 | 3.46 |
| Perambalur | 8.47 | -7.29 | -10.82 | -32.13 | 19.27 | 32.92 | 16.93 | -18.67 | 328.4 | 19.72 | 31.72 |
| Ariyalur | - | - | - | - | - | - | - | - | - | 23.5 | 12.51 |
| **Annual Average** | **2.57** | **0.43** | **0.5** | **0.58** | **0.68** | **0.79** | **0.93** | **1.08** | **1.26** | **7.225** | **9.62** |

**Source:** Computing value from the data taken from season and sugarcane report, Various Issues, ARGID-NIC, Ministry of communication & I.T, Govt. of India.

The above table reveals that the computing value of combined annual growth rate of area under cultivation of sugarcane in the North western zone districts of Tamil Nadu. North western zone in very highest cultivation 9.62 percentage in this year 2018-19next level cultivation in highest average 7.2 percentage in this year 2017-18.very low level sugarcane cultivation 0.5 percentage in this year 2010-11 in North Western Zone Districts.

**Fig .4: Combined Annual Average Growth rate of Area of Sugarcane Cultivation in North Western Zone District**

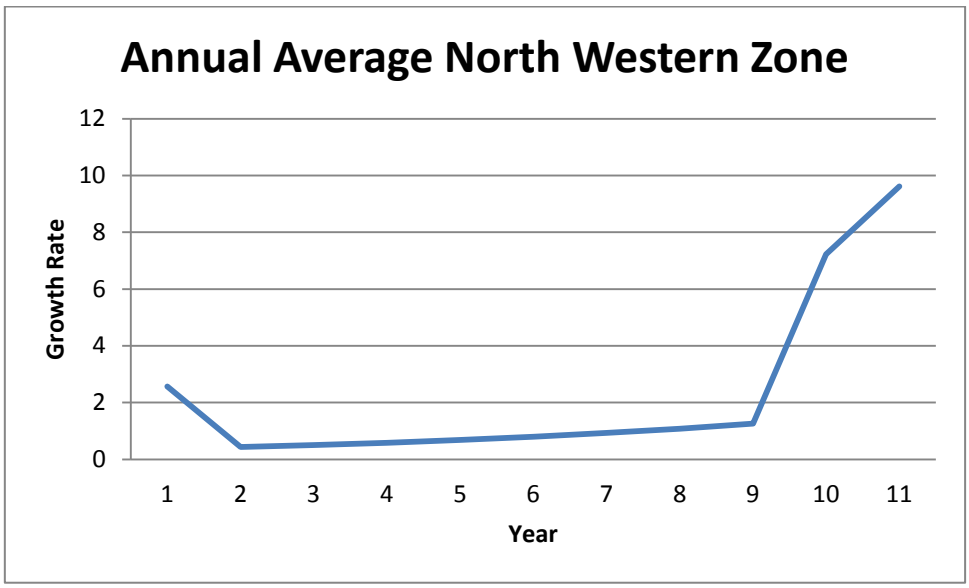


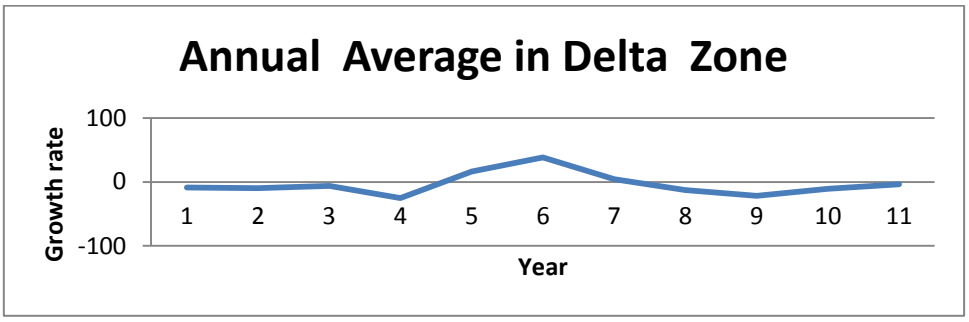

**Table 5: Combined Annual Average Growth rate of Area Sugarcane Cultivation in Delta Zone Districts of Tamil Nadu**

| Year | 2008-09 | 2009-10 | 2010-11 | 2011-12 | 2012-13 | 2013-14 | 2014-15 | 2015-16 | 2016-17 | 2017-18 | 2018-19 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Thajavur | -5.43 | 2.13 | -3.55 | -12.92 | 19.07 | 21.83 | 16.44 | -18.48 | -37.27 | 31.9 | 19.69 |
| Thiruvarur | 10.27 | -39.41 | -6.49 | 7.53 | 3.76 | 50.2 | -29.09 | -25.07 | 3.75 | -39.82 | -20.93 |
| Nagapattinam | -1.3 | -6.61 | -11.34 | -48.5 | 13.21 | 41.48 | 30.22 | 3.05 | -29.95 | -25.26 | -28.5 |
| Trichy | -37.74 | 5.38 | -3.79 | -47.17 | 29.86 | 40.28 | -0.28 | -10.29 | -23.63 | -10.8 | 14.41 |
| **Annual Average** | **-8.55** | **9.63** | **-6.29** | **25.27** | **16.48** | **38.45** | **4.32** | **-12.7** | **21.78** | **-11** | **-3.83** |

**Source:** Computing value from the data taken from season and sugarcane report, Various Issues, ARGID-NIC, Ministry of communication & I.T, Govt. of India.

The above table reveals that the computing value of combined annual growth rate of area under cultivation of sugarcane in the delta zone districts of Tamil Nadu. Delta zone highest sugarcane cultivation in 38 percentage in this year 2013-14.next 16 percentage in this year 2012-13 medium level average area in delta Zone. Very low sugarcane cultivation in delta zone -3.83 percentages 2018-19 in Delta zone.

**Fig 5: Combined Annual Average Growth rate of area of Sugarcane Cultivation in Delta Zone District**






## SUMMARY FINDINGS AND CONCLUTION

This chapter mainly focusing on to present the summary of major findings and suggestions to improve the Sugarcane cultivation in the study area of Tamil Nadu. Basically this study analysis the inter district variations in growth performance in terms of area, production, productivity of sugarcane in agro climatic zone of Tamil Nadu .sugarcane is The principal sugarcane cultivated in all the districts. Expects (Cuddalore and Erode).Northern Zone, Southern Zone, North Eastern Zone, North Western zone, delta zone. Based on the report department of ministry of communication&

I.T govt. of India. the major finding of the present study are given here followed by some suggestion to improve the practices of sugarcane cultivation and this chapter end with conclusion.

**Major findings:**

Generally the growth rate of production and in to contribution of area and productivity. Instant of going in to the statistical problem of the contribution of the two factor total production. An attempt has been made here to study the growth rates of two factor independent for sugarcane cultivation. The combined annual average growth rate of area growth in north eastern zone districts, (i.e.).kancheepuram,Thiruvallur, Vellore Tiruvannamalai, Cuddalore, Villupuram. There were impressive growth Rate of area sugarcane cultivation.

**Southern zone** wise Madurai district till 2010-2012.Secontly Sugarcane Growth rate in highly productivity Dharmapuri district In North western zone level. Agricultural area north eastern zone Cuddalore district And western zone level Erode district very low productivity in this Year(2000-2012). climatic condition ,Electricity Demend reasonable low productivity in main two district

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# A STUDY ON EMPLOYEE PROVIDENT FUND ADVANTAGES AND DIS-ADVANTAGES

**C. MERVYN JUDE SYLVESTER**
Ph.D - Research Scholar,
Jamal Institute of Management, Jamal Mohamed College (Autonomous),
(Affiliated to Bharathidasan University), Tiruchirappalli – 20.

**Dr.A. SELVARANI**
Associate Professor
Jamal Institute of Management, Jamal Mohamed College (Autonomous),
(Affiliated to Bharathidasan University), Tiruchirappalli – 20.

**Dr.G. SIVANESAN**
Associate Professor
Jamal Institute of Management, Jamal Mohamed College (Autonomous),
(Affiliated to Bharathidasan University), Tiruchirappalli – 20.

**Abstract**

*Employee provident fund one of the most important social security measures, a compulsory, government-managed retirement savings scheme used in India. The concept of 'Social security' is gaining much importance in the globalized economy. Social security has evolved out of man kinds quest for protection from the hazards arising out of vagaries of nature and from arising out of life and work in modern societies. In Social security, EPF gained so much of importance because it is a planned saving act as adequate corpus after retirement. This study highlighted the various benefits of EPF and dis-advantages of EPF.*

**Key Words:** Employee Provident Fund, Social Security and Contributions.

## Introduction

The Employee Provident Fund (EPF) is a plan that assists individuals save up an adequate corpus for retirement. The scheme was presented with the Employees' Provident Funds Act in 1952 and is overseen by the Employees' Provident Fund Organization (EPFO). In this plan, 12% of employee's basic income has to contribute towards the fund consistently. The employer coordinates this sum with an equivalent contribution. At the point when you retire, you get the total amount (individual contribution as well as the employer's contribution) as a lump sum along with interest. The employee provident fund is viewed as a low risk investment as the Government of India oversees it and guarantees a fixed rate of return. Companies with at least 20 employees should keep up employee provident fund

accounts for their employees. A few companies with less than 20 employees also adopt the employee provident fund scheme. Also, the EPF account provision is mandatory for representatives with a salary of fewer than 15000. That said, most of the companies contribute the facility to all representatives regardless of their salary. Also, on the off chance that you move starting with one employment then onto the next, can move EPF corpus easily. This is conceivable through something known as the Universal Account Number.

**Provident Fund Function**

Any individual who is a salaried employee will have a regularly payment with a few deductions. One such deduction is for the employee provident fund, which is specially expressed on an employee's pay slip. The funds got from employees are pooled and held by a trust. The pooled reserves frequently produce interest at a rate chose by the public authority. This balance keeps on developing with a representative's monthly contributions just as the vital annual compound interest.

There are two different methods by which an employee can withdraw their provident fund:

- The first is the age of retirement when a representative hits the age of 58. The individual will apply for withdrawal of the provident fund by means of their manager.
- The second is to terminate the provident fund prior to hitting the age of retirement. This should be possible if an employee has been out of work for an endorsed period by the public authority, in which case the person will be qualified to withdraw 75% of the provident fund. It should be remembered, however, that the employer's contribution from the provident fund must be withdrawn after the age of 58.

**EPF Contribution**

Employer and the employee need to contribute similarly to the Employee provident fund account each month. However, the actual amount add to EPF account each month is determined on basic salary in addition to retaining allowance and dearness allowance. For most of the employees, 12% is their contribution rate. In any case, there are certain conditions where a 10% rate is relevant. For instance, if a company meets the following rules:

- has under 20 employees,
- suffers misfortunes that are more than its whole net worth,
- belongs to the beedi, , brick, jute, guar gum or coir industry,

- Another unmistakable case is that of women employees. According to the 2018-19 Union Budget, new women employees could contribute just 8% (rather than 12%) towards their EPF represent the initial three years of work. This was accomplished for two reasons: (i) to urge companies to hire more women employees, (ii) for women to get a higher salary.

Furthermore, however women employees can contribute 8%, the applicable contribution rate for employers keeps on being 12%. We have examined all the distinctive investment provisions accessible under EPF. Be that as it may, imagine a scenario where you need to offer over 12% towards your EPF. All things considered, you can do it through something known as a Voluntary Provident Fund (VPF).

**Voluntary Provident Fund**

Like the term recommends, the Voluntary Provident Fund (VPF) is a voluntary contribution of fund can make towards the provident fund account. This voluntary contribution is beyond the contribution of 12% make towards employee provident fund. Employee individually can make a highest contribution up to 100% of dearness allowance and basic income and earn interest at the similar rate as that of the employee provident fund. However, the employer does not need to coordinate this voluntary contribution.

**Instructions to apply for an EPF**

On the off chance that while applying for another EPF account, it should be done through employer. Employee should give all past work employment details, if any, through Form 11, and all family points of interest or nomination details in Form 2. EPF registration expects to submit company details, as well as details of every one of the company's proprietors. Employee can enroll for the EPF plot on the authority EPFO website. If employer with an association that utilizes 20 individuals or more, it is obligatory to enlist under the EPF scheme.

**EPF eligibility criteria**

A salaried employee with a Basic salary and Dearness Allowance under Rs. 15,000 every month, it is obligatory to be opened an EPF account by employer. Organizations with at least 20 workers are legally necessary to enlist for the EPF plot, while those with less than 20 representatives can also register voluntarily. In the event that drawing a monthly salary

more than Rs. 15,000, are named a non-eligible employee and it is not obligatory to turn into an individual from the EPF, in spite of the fact that can still enlist with the consent of employer and approval from the Assistant PF Commissioner.



**EPF Eligibility Criteria for Employers**

As an employer, might be excluded from enrolling for the EPF scheme if utilize less than 20 individuals in organization, or if a greater part of employees voice their assent for exclusion. In the last case, may still be dependent upon specific conditions and will be needed to go through various formalities. For the situation where an employee or group of employees is getting Provident Fund benefits that are comparable to or exceeding statutory provisions, an employer can apply for exception through Form 1.

**PPF Eligibility Criteria**

Only an Indian resident over the age of 18 years can open a Public provident fund account. While there is no furthest limit on the opening age, a minor can have a Public provident fund account opened by guardian. PPF is typically opened by individuals who have recently entered their employment. Also you can make a minor open one under guardianship yet subject to a greatest deposit of Rs 1.5 lakh per monetary year. All residents are eligible for tax exclusion under Section 80 C up to Rs 1.5 lakh every year. EPF and PPF both go inseparably for providing stable retirement corpus.

**EPF Rate of Interest**

Presently, the prevailing rate on Employee provident fund deposits is 8.65%, which is the equivalent for VPF. The EPF rate of interest is audited consistently. The accompanying table shows how the interest rate on EPF has changed in the course of recent years:

| Year | EPF Rate of Interest |
|---|---|
| 2019 – 2020 | 8.65% |
| 2018 – 2019 | 8.65% |
| 2017 – 2018 | 8.55% |
| 2016 – 2017 | 8.80% |
| 2015 – 2016 | 8.80% |
| 2014 – 2015 | 8.75% |

**EPF Tax Benefits**

Employee provident fund investment comes under the class of Exempt, Exempt, Exempt (EEE) concerning tax. It appreciates the EEE status as contributions are deductible from income. No tax is pertinent on the amount of money employee contribute, the amount withdraw or the interest earn at the end of its maturity. However, this tax benefit is not accessible if employee withdraws their investment before the completion of 5 years. Voluntary provident fund falls under the EEE classification as well and offers the same tax benefits as that of Employee provident fund.

**EPF Withdrawal**

Consistently, employee redirects a small portion of salary into your EPF account. Over the years, EPF contributions (along with that of your employer) developed into an enormous corpus. Also, it has been examined; the aim of this whole exercise is to guarantee that employee have a generous corpus to deal with employer monetary requirements during retirement. At the point when employee become 58 years of age, can extricate 100% of EPF corpus. Furthermore, the Employee provident fund Act additionally allows employee to withdraw 90% of the corpus one year earlier retirement (given that you are at least 54 years old).

There are also different special cases can make partial withdrawals from EPF account. These crises incorporate

- Marriage
- Medical costs
- Purchase of a house/ land
- Housing loan repayment

Remember, exclusively after the completion of five years, employee can make these partial withdrawals. Additionally, the nominee can claim the corpus of the subscriber's Employee provident fund in case the EPF account holder passes away.

**EPF Withdrawal in Case of Unemployment**

On the off chance that employee leave work and stay unemployed for a month, can withdraw Employee provident fund corpus up to 75% to meet expenses. And if unable to discover employment following two months, can withdraw the balance amount. Also

remember that employee can make utilize this feature at any time. Individual employee doesn't need to wait for a certain number of years prior to making a withdrawal. Beforehand, individual could just withdraw cash from an EPF account after retirement. However, the new changes executed by the Employee provident fund organization (EPFO) have made the guidelines less strict. As indicated by the new guidelines, an EPFO subscriber is permitted to withdraw the account balance after two months of joblessness. On the off chance that an employee is terminated from the job because of conditions beyond their control, that representative is entirely equipped of withdrawing the entire amount and the amount will be totally tax-free. These days, partial withdrawal is conceded on indicated conditions, for example, payment of Mortgages or Interests, the marriage of self or somebody in the close family, advanced education of kids, sickness of self, spouse or dependent children, etc.

**Voluntary Provident Fund (VPF) Withdrawal**

VPF permits complete and partial withdrawals. This is a decent alternative to fall back on in case of any unanticipated financial crises like paying hospital bills. Employee can likewise break VPF account open for reasons, for example,

- purchase or construction of new house or a private plot
- repayment of a current home loan
- marriage or higher education of child

Voluntary provident fund is quite popular among financial specialists because the accumulated amount can be withdrawn at anytime. In any case, guarantee that your account is active for five years at any rate in the event that you need to try not to pay tax on the maturity amount.

**Connecting the UAN to the EPF Scheme**

The Universal Account Number (UAN) is a 12-digit number, assigned by the Employee Provident Fund Organization to each employee having an EPF account. The UAN stays consistent for the duration of the life of an employee and is portable. Employee do not need to withdraw EPF when change their job is the primary advantage under the UAN. Without issue, employee can transfer EPF from an old employer to another one rapidly. Hence, regardless of the number of times the employee change their job, the person can continue building their EPF corpus without a break.

**Advantages of UAN to Employees**

- Employee can transfer your Employee provident fund balance from an old account to another one through the UAN.
- Each new PF account with a new position will go under the aegis of a solitary unified account.
- Whenever employee need PF proclamation, can download one quickly - either by signing in utilizing your member UAN or ID or by sending an SMS.
- New managers do not need to approve employee profile if the UAN has been Aadhaar and KYC-checked.
- It can be simpler to withdraw fully or partially Employee provident fund online with UAN.
- It is simpler for you to guarantee that your manager is consistently depositing their contribution in the PF account.

**Advantages of Employee Provident Fund**

EPF enlistment is necessarily for a specific class of companies. Employee provident fund is accumulated for the retirement benefits by salaried employees. In other word, Employee provident fund is a retirement scheme for all salaried employees. Saving for retirement is the definitive objective on the monetary road that the salaried representative takes shots at. And that is the place where Employee Provident Fund comes into the picture. In majority of the cases, it is constrained saving that is opposed initially by most of the employees. However, when employee becomes acclimated to that bite out, it works to employee potential benefit. The Employee Provident Fund is overseen by the Employees' Provident Fund Organization (EPFO) of India. EPF can be useful during the crisis or during the shortage of funds can borrow from reserves.

**(i) Provident Fund Benefits**

After Registration under Employee Provident Fund Act, the company employee has following advantages.

- EPF is separated into two sections which are Employee Pension Scheme and provident fund.
- The Contribution of subscriber 12% of basic pay and daily allowance goes to the Provident Fund.

- In the instance of contribution of employer, 8.33% goes to Employee Pension Scheme out of 12% rest goes to the employee provident fund account.
- Considering the average salary and the number of years of service drawn by the individual gets the pension.
- A retiree gets the lump sum EPS amount along with provident fund.
- The individuals who complete the age of 58 years and finished 10 years of service without any withdrawal gets the pension benefits.
- Member can withdraw from this accumulation to oblige monetary exigencies throughout everyday life – No need to refund except if misused.
- The member can settle the account on resignation. The member gets his provident fund contribution, Interest and Employer Contribution.

**(ii) Insurance Benefit**

- According to Employee Deposit Linked Insurance Scheme if no group insurance scheme in an enterprise than the organization will contribute on monthly premise as a premium. For some individuals, this may be peanuts however individuals who work in small enterprises, this amount is sufficient to help their family endurance.

**(iii) Pension Benefits**

- The scheme certificate incorporates family details and services of members. Normally the certificate issued to the member who applies for the certificate and retired prior attaining the age of 58. This is a preferable decision over Withdrawal Benefit, as a member dies to hold a legitimate scheme certificate then his family will get the pension benefits.
- Individuals get the Pension. On the event of the family member death of the individuals gets the Pension.

**(iv) Withdrawal Benefit**

- The figuring of this amount is depends only on (i) Service and (ii) Last average salary (Not depends on the actual amount accessible in Pension Fund Account)
- Member who is not qualified for a pension can withdraw from pension account.
- EPFO ensures pension to individuals, regardless of whether the Employer has not contributed to the Pension Fund.

**(v) Death Benefits**

- The family qualified for get Provident Fund amount or to candidate appointed by a member.

- Parents can receive Pension or nominee or Family of Member.
- Capital return of Pension
- Insurance amount to Family.
- A nominee is normally determined according to the information given by the member at the office through FORM no. 2.

**(vi) Special Occasion where EPF Helps**

In numerous events in the family makes a crisis need fund. In such a case, Employee Provident fund assists to withdraw money from the account but in the limit indicated.

- **On Marriage, Education needs for self or child**

Employee can withdraw money for any of the above circumstances from provident fund account up to 50% contribution made. These advantages are taken into consideration for three times to member. To profit, the above advantages member should have served at least for seven years and shall have occasions all the valid documents.

- **On purchase of Dream House**

Member can withdraw money from its employee provident fund account for house repair, repayment of house loan or maintenance of house. Members should fulfill the conditioned stated. In the event that members benefited a housing loan and wish to make any repayment, at that point you can use up to three years of wages from employee provident fund balance provided members have finished 10 years of service. Member can withdraw one year of wages once if any repairing or alteration existing house. For the above advantage member will finish 5 years of service or for repair 10 years of service.

- **On Medical Emergency**

Member can get benefits in major surgical operations in a hospital or diseases like leprosy, TB, cancer, paralysis, heart ailment or mental derangement. Member can withdraw up to six times of its salary or the whole commitment made to date, whichever is less. The funds can be used for self or any individual from the family.

**Disadvantages of EPF**

Despite the opportunities and advantages, The Employee Provident Funds' most of the contributors cannot reach even the Rs 1 crore milestones. Over 13% of the individuals to the ET Wealth survey withdrew their balance of Provident Fund each time whenever they changed employment. Provident Fund balance withdrawing can be anti-productive on two checks. The employee withdraws amount which is normally overwhelmed by retirement

savings and discretionary expenses are starting over. If the employee withdraws his Provident Fund balance prior to finishing five years then the amount becomes taxable.

**Conclusion**



As an employee, members can be guaranteed of a retirement corpus from the EPF conspire. And all through member's profession, on the off chance that members moved positions, can be guaranteed of profiting the benefits of the provident fund under a similar umbrella account, courtesy the UAN. The VPF (if decide to contribute) gives extra security and cover. But on the other side, EPF has certain impediments. With regards to investment returns, other retirement saving options like Equity Linked Saving Scheme (ELSS) or National Pension System (NPS) can possibly procure more significant returns. Moreover, even VPF accompanies with restrictions. Employee can make a full withdrawal only at the time of retirement from members VPF account. This can represent a challenge if members need to meet other monetary objectives temporarily. A good option is to invest in ELSS or NPS if members need inflation beating returns for retirement. With the goal that adequate social security can be guaranteed for everybody.

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# A STUDY ON LIFE SKILLS AMONG INSTITUTIONALIZED ADOLESCENTS

**Dr. S. RAJESWARI**
Assistant Professor, Jamal Mohamed College (Autonomous),
Affiliated to Bharathidasan University, Tiruchirappalli – 20



**Abstract**

*Life skills are those skills required for an individual to function effectively in a society. These life skills will enable an individual to deal efficiently in meeting the requirements and challenges of everyday life through an adaptive and positive behavior. These abilities will in turn promote physical, mental and emotional well-being of an individual when they face the realities of life. Adolescence is a crucial stage of development where the adolescents undergo lot of physical, emotional and psychological changes in them. Institutionalized adolescents face with many challenges in their day to day life in the academic pursuit, peer group, maintaining cordial relationship with society, long for acceptance and recognition from the society and they will be ought to perform certain social responsibilities as the society expects from them.*

*The present study aims to assess the life skills of the institutionalized adolescents and suggest suitable measures to enhance life skills. Hence the researcher has adopted Descriptive research design and adopted Disproportionate random sampling method and collected data from 57 institutionalized adolescents by using Life skills inventory developed by Dr.A.Radhakrishnan Nair. The findings of the study revealed that more than half of the respondents have low level of life skills.*

**Key words:** Life skills, Institutionalized adolescents

## Introduction

Life skills are those skills required for an individual to function effectively in a society. These life skills will enable an individual to deal efficiently in meeting the requirements and challenges of everyday life through an adaptive and positive behavior. These abilities will in turn promote physical, mental and emotional well-being of an individual when they face the realities of life. WHO has defined life skills as "the abilities for adaptive and positive behavior that enable individuals to deal effectively with the demands and challenges of everyday life (WHO,1997). Life skills will enhance the psychosocial competence of individuals and enable them to make right decision regarding their life situation, enhance the problem solving ability, enrich creative and critical thinking, enhance interpersonal and communication skills, enable them to manage stress and emotions and nourish them to maintain healthy relationship with others in the society.

## Review of Literature

**Thote Prashant and Mathew.L(2011).** "Study preference of life skills in school students". The study was a descriptive research which attempts to investigate the preference of students about life skills. The sample consisted of 132 adolescent students studying IX std and X std by using a self prepared scale. The study revealed that there is no gender

discrimination in relation to preference pattern for life skills. More than half (58%) of the respondents have high level of life skills and 42% of the respondents have low level of life skills scores.



**Disha Chhadva, Priyanka Kacker (2013).** "Effectiveness of Life Skill Education on Adolescents". The research was based on "effectiveness of life skills education on adolescents". A list of 200 students from schools providing life skills training and 200 students from schools not providing life skills training between age group 14-16 years was taken as a sample and few standardized tests in form of questionnaires on life skills were conducted. The findings of the study revealed that significant difference is seen between performances of both the groups. For non turbulence category, there was significant difference between the two groups. The findings revealed that there exist higher state of anxiety in the life skill group than the non life skill group. No significant difference is observed between performances of both groups.

**M.K.C.Nair et al (2010).** "Family life and Life skills education among school students in Trivandrum", The study revealed that lack of concentration and lack of memory were the most common complaint followed by lack of motivation for studying, difficulty in learning specific subjects and making career choices. Girls reported to have more problems than boys.

**Sandhya Khera, Shivani Khosla (2012).** "Core life skills of adolescents in relation to their self concept developed through Yuva school life skill Programme". Today more and more societal pressures, greater complexity, uncertainty and diversity, rapid changes in the environment and continued deprivation put adolescents at the cross roads of their lives facing an uncertain future in facing the responsibilities of adulthood and to enter the world of work. During the 21$^{st}$ century, life has undergone significant transition and change. Among the most affected are the adolescents. Core life skills play an essential part of adolescents which are the future of our country. The study investigated the relationship between self concept and core life skills selected randomly 500 adolescents studying in secondary classes of sarvodaya schools situated in south Delhi under gone for YUVA. The major findings of the study revealed that there exist a positive correlation between core affective life skills and self concept of adolescnts which means those who possess these essential skills are better confidence in all aspects.

**Methods and Materials**

**Aims and Objectives**

The present study aims to analyze the life skills of the institutionalized adolescents with the following objectives

1. To study the socio-demographic characteristics of the institutionalized adolescents
2. To study the level of life skills among institutionalized adolescents
3. To suggest suitable measures to enhance the life skills of the institutionalized adolescents.

**Hypotheses**

- There is a significant relationship between the age of the respondents and the level of life skills

- There is a significant association between the community of the respondents and the level of life skills
- There is a significant association between the years of stay in the residential institution and the level of life skills
- There is a significant difference between the gender of the respondents with regard to the level of life skills

**Research Design:**

The researcher has adopted descriptive research design to describe the various dimensions of life skills such as decision making, problem solving, creative thinking, critical thinking, effective communication, interpersonal relationship, self awareness, empathy, coping with emotions and coping with stress of the institutionalized adolescents.

**Pilot Study**

The study was conducted in one of the institutional care centre for children in Trichy and the researcher interacted with few adolescents studying XI standard and XII standard and explained about the purpose of the study.

**Universe**

The universe of the study consist of 120 students studying XI standard (Boys:40, Girls:20) and XII standard (Boys:40, Girls:20) respectively.

**Sample**

The researcher adopted disproportionate random sampling method and selected 20 students from XI standard and 37 students from XII standard for the study.

**Tools of Data Collection**

The researcher administered the Life Skills Assessment inventory developed by Dr.A.Radhakrishnan Nair in 2010 and the reliability of the scale was found to be 0.82 by using split half method

**Results and Discussion**

**Table:1**

**SOCIO-DEMOGRAPHIC VARIABLES OF THE RESPONDENTS**

| Sl.No | Socio-Demographic Variables | Number of Respondents (N=57) | Percentage of Respondents |
|---|---|---|---|
| 1 | Age of the Respondents | | |
| | 13 Years | 1 | 2 |
| | 14 Years | 19 | 33 |
| | 15 years | 14 | 25 |
| | 16 years | 13 | 22 |
| | 17 years | 10 | 18 |
| 2 | Gender | | |
| | Male | 32 | 56 |
| | Female | 25 | 44 |

| | | | |
|---|---|---|---|
| 3 | Religion | | |
| | Hindu | 50 | 88 |
| | Christian | 5 | 9 |
| | Muslim | 2 | 3 |
| 4 | Community | | |
| | SC/ST | 33 | 58 |
| | BC | 16 | 28 |
| | MBC | 8 | 14 |
| 5 | Education | | |
| | XI standard | 20 | 35 |
| | XII standard | 37 | 65 |
| 6 | Specialization of Study | | |
| | CS with Maths | 22 | 39 |
| | Biology with Maths | 13 | 22 |
| | Commerce | 6 | 11 |
| | Vocational Group | 16 | 28 |
| 7 | Parental Status | | |
| | Fatherless | 33 | 58 |
| | Motherless | 21 | 36 |
| | Both Died | 3 | 5 |
| 8 | Years of Stay in the Institution | | |
| | Below 3 years | 14 | 24 |
| | 4 to 6 years | 25 | 44 |
| | 7 years and above | 18 | 32 |
| 9 | Birth Order | | |
| | Single child | 6 | 11 |
| | First Child | 17 | 30 |
| | Middle Child | 24 | 42 |
| | Last Child | 10 | 17 |

It is evident from the above table that one-third (33%) of the respondents are 14 years of age, one-fourth(25%) of the respondents are 15 years of age, 22% of the respondents are 16 years of age, 18% of the respondents are 17 years of age and 2% of the respondents are 13 years of age. With regard to gender, more than half (52%) of the respondents are male and 48% of the respondents are female

Regarding the religious status,majority (88%) of the respondents belong to Hindu religion, 9% of the respondents belong to Christian and 3% of the respondents belong to Muslim religion. With regard to community, more than half (58%) of the respondents belongs to SC/ST community, more than one-fourth (28%) of the respondents belongs to BC community and 14% of the respondents belongs to MBC community.

Regarding education status, more than one-third (35%) of the respondents are studying XI standard and nearly two-third (65%) of the respondents are studying XII standard. With regard to specialization of study, more than one-third (39%) of the respondents are studying Computer Science with Maths, 22% of the respondents are studying Biology with Maths, 11% of the respondents are studying Commerce and more than one-fourth (28%) of the respondents are studying vocational group

Regarding parental status, more than half (58%) of the respondents are fatherless, more than one-third (36%) of the respondents are motherless and 5% of the respondents are both fatherless and motherless. Regarding the years of stay in the residential institution, more than one-third (44%) of the respondents have stayed in the residential institution for 4 to 6 years, nearly one-third (32%) of the respondents have stayed in the residential institution for more than 7 years and nearly one-fourth (24%) of the respondents have stayed in the residential institution below 3 years.

With regard to birth order, more than one-third (42%) of the respondents are middle child in the family, nearly one-third (30%) of the respondents are first child in the family, 17% of the respondents are last child in the family and 11% of the respondents are single child in the family

**Table: 2**

**ASSOCIATION BETWEEN THE COMMUNITY OF THE RESPONDENTS AND VARIOUS DIMENSIONS OF LIFE SKILLS**

| S. No | Community of the Respondents | Dimensions of Life Skills | | Statistical Inferences |
|---|---|---|---|---|
| | | Low | High | |
| 1 | Decision Making | | | $X^2$ =0.404 |
| | SC/ST | 19 | 14 | Df=2 |
| | BC | 8 | 8 | P>0.05 |
| | MBC | 5 | 3 | Not significant |
| 2 | Problem Solving | | | $X^2$ =3.681 |
| | SC/ST | 20 | 13 | Df=2 |
| | BC | 10 | 6 | P<0.01 |
| | MBC | 2 | 6 | Significant |
| 3 | Creative Thinking | | | $X^2$ =.419 |
| | SC/ST | 18 | 15 | Df=2 |
| | BC | 10 | 6 | P>0.05 |
| | MBC | 4 | 4 | Not significant |
| 4 | Critical Thinking | | | $X^2$ =0.419 |
| | SC/ST | 18 | 15 | Df=2 |
| | BC | 10 | 6 | P>0.05 |
| | MBC | 4 | 4 | Not significant |
| 5 | Effective Communication | | | $X^2$ =0.513 |
| | SC/ST | 16 | 17 | Df=2 |
| | BC | 8 | 8 | P>0.05 |
| | MBC | 5 | 3 | Not significant |
| 6 | Interpersonal Relationship | | | $X^2$ =0.166 |

| | | | | |
|---|---|---|---|---|
| | SC/ST | 18 | 15 | Df=2 |
| | BC | 9 | 7 | P>0.05 |
| | MBC | 5 | 3 | Not significant |
| 7 | Self Awareness | | | $X^2$ =6.635 |
| | SC/ST | 15 | 18 | Df=2 |
| | BC | 13 | 3 | P<0.05 |
| | MBC | 3 | 5 | Significant |
| 8 | Empathy | | | $X^2$ =0.513 |
| | SC/ST | 16 | 17 | Df=2 |
| | BC | 8 | 8 | P>0.05 |
| | MBC | 5 | 3 | Not significant |
| 9 | Coping with Emotions | | | $X^2$ =0.812 |
| | SC/ST | 20 | 13 | Df=2 |
| | BC | 9 | 7 | P>0.05 |
| | MBC | 6 | 2 | Not significant |
| 10 | Coping with Stress | | | $X^2$ =0.404 |
| | SC/ST | 19 | 14 | Df=2 |
| | BC | 8 | 8 | P>0.05 |
| | MBC | 5 | 3 | Not significant |
| 11 | Overall Level of Life Skills | | | $X^2$ =0.867 |
| | SC/ST | 18 | 15 | Df=2 |
| | BC | 9 | 7 | P>0.05 |
| | MBC | 3 | 5 | Not significant |

It is inferred from the above table that there exist a significant association between the community of the respondents and various dimensions of life skills such as problem solving ($X^2$ =3.681,df=2,P<0.01) and self awareness($X^2$ =6.635, df=2,P<0.05).

It is inferred from the above table that there is no significant association between the community of the respondents and various dimensions of life skills such as decision making, creative thinking, critical thinking, effective communication, interpersonal relationship, empathy, coping with emotions, coping with stress and overall level of life skills.

**Table: 3**

**ASSOCIATION BETWEEN THE YEARS OF STAY IN THE RESIDENTIAL INSTITUTION OF THE RESPONDENTS AND VARIOUS DIMENSIONS OF LIFE SKILLS**

| S. No | Residential Institution of the Respondents | Dimensions of Life Skills | | Statistical Inferences |
|---|---|---|---|---|
| | | Low | High | |
| 1 | Decision Making | | | $X^2$ =0.008 |
| | Below 3 years | 8 | 6 | Df=2 |
| | 4 to 6 years | 14 | 11 | P>0.05 |
| | 7 years and above | 10 | 8 | Not significant |
| 2 | Problem Solving | | | $X^2$ =0.360 |

| | | | | |
|---|---|---|---|---|
| | Below 3 years | 8 | 6 | Df=2 |
| | 4 to 6 years | 13 | 12 | P>0.05 |
| | 7 years and above | 11 | 7 | Not significant |
| 3 | Creative Thinking | | | $X^2$ =4.263 |
| | Below 3 years | 5 | 9 | Df=2 |
| | 4 to 6 years | 14 | 11 | P<0.01 |
| | 7 years and above | 13 | 5 | significant |
| 4 | Critical Thinking | | | $X^2$ =0.653 |
| | Below 3 years | 9 | 5 | Df=2 |
| | 4 to 6 years | 14 | 11 | P>0.05 |
| | 7 years and above | 9 | 9 | Not significant |
| 5 | Effective Communication | | | $X^2$ =2.055 |
| | Below 3 years | 9 | 5 | Df=2 |
| | 4 to 6 years | 13 | 12 | P>0.05 |
| | 7 years and above | 7 | 11 | Not significant |
| 6 | Interpersonal Relationship | | | $X^2$ =0.368 |
| | Below 3 years | 7 | 7 | Df=2 |
| | 4 to 6 years | 15 | 10 | P>0.05 |
| | 7 years and above | 10 | 8 | Not significant |
| 7 | Self Awareness | | | $X^2$ =1.968 |
| | Below 3 years | 9 | 5 | Df=2 |
| | 4 to 6 years | 11 | 14 | P>0.05 |
| | 7 years and above | 11 | 7 | Not significant |
| 8 | Empathy | | | $X^2$ =3.166 |
| | Below 3 years | 5 | 9 | Df=2 |
| | 4 to 6 years | 12 | 13 | P<0.01 |
| | 7 years and above | 12 | 6 | Significant |
| 9 | Coping with Emotions | | | $X^2$ =1.678 |
| | Below 3 years | 7 | 7 | Df=2 |
| | 4 to 6 years | 15 | 10 | P>0.05 |
| | 7 years and above | 13 | 5 | Not significant |
| 10 | Coping with Stress | | | $X^2$ =0.008 |
| | Below 3 years | 8 | 6 | Df=2 |
| | 4 to 6 years | 14 | 11 | P>0.05 |
| | 7 years and above | 10 | 8 | Not significant |
| 11 | Overall Level of Life Skills | | | $X^2$ =0.105 |
| | Below 3 years | 7 | 7 | Df=2 |
| | 4 to 6 years | 13 | 12 | P>0.05 |
| | 7 years and above | 10 | 8 | Not significant |

It is inferred from the above table that there exist a significant association between the years of stay in the residential institution of the respondents and the various dimensions of

life skills such as creative thinking ($X^2$ =4.263,df=2,P<0.01) and empathy ($X^2$ =3.166,df=2,P<0.01). It is inferred from the above table that there is no significant association between the years of stay in the residential institution of the respondents and the various dimensions of life skills such as decision making, problem solving, critical thinking, effective communication, interpersonal relationship, self awareness, coping with emotions, coping with stress and overall level of life skills.



**Table: 4**

**"Z" TEST BETWEEN THE RESPONDENTS GENDER WITH REGARD TO VARIOUS DIMENSIONS OF LIFE SKILLS**

| S. No | Gender of the Respondents | N | Mean | SD | Statistical Inferences |
|---|---|---|---|---|---|
| 1 | Decision Making | | | | t = 0.674 |
| | Male | 32 | 29.71 | 5.81 | df=55 |
| | Female | 25 | 25.56 | 6.75 | P>0.05 |
| | | | | | Not Significant |
| 2 | Problem Solving | | | | t = 3.776 |
| | Male | 32 25 | 23.28 | 4.13 | df=55 |
| | Female | | 22.60 | 5.48 | P<0.05 |
| | | | | | Significant |
| 3 | Creative Thinking | | | | t=0.917 |
| | Male | 32 25 | 20.78 | 4.24 | df=55 |
| | Female | | 20.92 | 4.31 | P>0.05 |
| | | | | | Not significant |
| 4 | Critical Thinking | | | | t=0.509 |
| | Male | 32 25 | 29.87 | 5.81 | df=55 |
| | Female | | 27.20 | 6.73 | P>0.05 |
| | | | | | Not significant |
| 5 | Effective Communication | | | | t=0.273 |
| | Male | 32 25 | 23.37 | 4.26 | df=55 |
| | Female | | 23.20 | 5.19 | P>0.05 |
| | | | | | Not significant |
| 6 | Interpersonal Relationship | | | | t=8.378 |
| | Male | 32 25 | 28.84 | 4.37 | df=55 |
| | Female | | 27.08 | 6.90 | P<0.05 |
| | | | | | significant |
| 7 | Self Awareness | | | | t=6.412 |
| | Male | 32 25 | 27.90 | 4.58 | df=55 |
| | Female | | 28.24 | 7.55 | P<0.05 |
| | | | | | significant |
| 8 | Empathy | | | | t=4.625 |

| | | | | | | |
|---|---|---|---|---|---|---|
| | Male<br>Female | 32 | 25 | 29.93<br>27.84 | 4.98<br>6.76 | df=55<br>P<0.05<br>significant |
| 9 | Coping with Emotions<br>Male<br>Female | 32 | 25 | 29.37<br>28.92 | 5.00<br>7.11 | t=1.426<br>df=55<br>P>0.05<br>Not significant |
| 10 | Coping with Stress<br>Male<br>Female | 32 | 25 | 20.12<br>20.52 | 4.80<br>5.23 | t=0.809<br>df=55<br>P>0.05<br>Not significant |
| 11 | Overall Level of Life Skills<br>Male<br>Female | 32 | 25 | 263.21<br>252.08 | 30.61<br>46.47 | t=3.651<br>df=55<br>P<0.05<br>significant |

It is inferred from the above table that there is a significant difference between the gender of the respondents with regard to life skills in the dimension of problem solving (t=3.776, P<0.05). Further the mean value indicates that male respondents have high level of problem solving ability when compared with female. It is inferred from the above table that there is a significant difference between the gender of the respondents with regard to life skills in the dimension of interpersonal relationship (t=8.378, P<0.05). Further the mean value indicates that male respondents have high level of interpersonal relationship ability when compared with female.

It is inferred from the above table that there is a significant difference between the gender of the respondents with regard to life skills in the dimension of self awareness (t=6.412, P<0.05). Further the mean value indicates that female respondents have high level of self awareness when compared with male adolescents. It is inferred from the above table that there is a significant difference between the gender of the respondents with regard to life skills in the dimension of empathy (t=4.625, P<0.05). Further the mean value indicates that male respondents have high level of empathy when compared with female.

It is inferred from the above table that there is a significant difference between the gender of the respondents with regard to overall level of life skills(t=3.651, P<0.05). Further the mean value indicates that male respondents have high level of overall life skills when compared with female. It is inferred from the above table that there is no significant difference between the gender of the respondents with regard to level of life skills in the dimensions of decision making, creative thinking, critical thinking, effective communication, coping with emotions and coping with stress.

## STRATEGY TO ENHANCE LIFE SKILLS

Social work intervention becomes inevitable for the present study where more than half of the respondents have low level of life skills. Life skills training programme need to be organized for the institutionalized adolescents to enrich their skills and abilities. Group discussion, role play, debate etc can be tailored to enrich their interpersonal relationship skill and communication skill. Social workers can work as school counsellors and promote emotional and psychological well-being of adolescents and make them to cope up with their emotions and stress in their day-to-day life.

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# A COMPARATIVE STUDY ON CONSUMER PREFERENCE TOWARDS MARUTI SUZUKI AND HYUNDAI MOTORS

**Dr. U. JAHIR HUSSIAN**
Assistant Professor, PG Department of Commerce, Jamal Mohamed College (Autonomous),
(Affiliated to Bharathidasan University), Tiruchirappalli -20



## ABSTRACT

*This research was conducted with the major aim to compare the consumer preference towards passenger cars of Maruti Suzuki and Hyundai Motors in Tiruchirappalli. Convenience sampling technique was adopted with the sample size of 75 respondents. The primary data for the study was collected using a self-designed questionnaire. Independent T test analysis was used to compare the preferences of consumers towards the passenger vehicles of Maruti Suzuki and Hyundai Motors. The brands were compared on five attributes namely, colour, interior, price, after sales service and re sale value. The key finding of the study was that there is no difference in the consumer preference across these two brands on attributes such as colour, interiors and after sales service. However, the preferences of the customers varied on factors like resale value and price. The key recommendation of the research is about adopting innovative techniques by both these brands to distinguish themselves in the market and establish higher brand equity.*

**Keywords: Automobile, Comparative, Price, Preference, Re-Sale Value, Maruti Suzuki and Hyundai Motors etc.,**

## Introduction

The automobile industry today is the most attractive industry. It is due to the increase in disposable income in rural and urban sector, easy financing facility, strong growth in demand due to rising income of the middle class and the increasing number and impact of young population resulted in the rapid increase of passenger car sales. India will be among the world's top five auto manufacturers by the end of 2016 and by 2020, India's share in the global passenger vehicle market will touch 8 per cent from 2.40 per cent in 2015.The Indian automotive sector has the potential to generate up to US$ 300 billion in annual revenue by 2026, create 65 million additional jobs and contribute over 12 per cent to India's Gross Domestic Product. The passenger vehicles constitute 14percent of domestic automobile sales. Passenger vehicles include Passenger cars, Utility vehicles and Multi-purpose Vehicles. Passenger vehicle production is expected to increase to 10 million in 2020 from 3.2 million in

2015. And they comprised a sizeable 16.7 per cent of overall exports. The present study is confined to passenger car market only.

The top players in passenger car segment with their market share during 2015-16 are Maruti Suzki (46.5percent), Hyundai (17.6percent), Mahindra &Mahindra (7.38percent), Honda Siel Cars (7,29percent), Toyota Kirloskar (5.04percent), Tata Motors (4.95percent) and the rest of the share goes to others like Ford, Renault, Volkswagan, Nisssan, GM and Skoda. India is the only country in the world where the top three auto manufacturers increased their market share to 70percent for April-December 2015 compared to 67percent in 2012. The pecking order has largely remained unchanged in the last five years. The only change in the pecking order has been Mahindra & Mahindra moving into the third slot in 2013-14, ousting out Tata Motors. Indeed, the top two's (Maruti and Hyundai) dominance of the market becomes obvious when one considers that their incremental volumes are more than what some of their competitors sell in a year. In India, the equation between the pre-owned and new cars is 1:1 - that is for every one new car bought, a used car is sold. It is growing faster, at the rate of growth of 26percent, in comparison to the 18percent growth of the new car market (Shafulla,2012). A pre-owned vehicle - in most parts of the world - satisfies one of the most important family aspirations - ownership of the first car. Unlike the new car market, which has traversed some rough patches of late, India's used car market has had a relatively stable growth. From 1.6 million units (worth Rs 38,500 crore) in 2011, it is today pegged at 3.3 million units (Rs 96,000 crore). This Paper is divided into different sections viz. Introduction, Review of Literature, Objectives, Data Source and Sampling Framework, Hypothesis and Analysis, Results and Conclusions, Limitations & Future Research, Tables and References.

**Review of Literature**

**Ravi & Rangarajan (2016)** investigated the beliefs and evaluations embarked on by a premium car buyer during the process of arriving at a decision to buy a premium car.

**Dr. Tapasya Julka Malhotra (2017),** the automobile industry is one of the core industries in India economy, whose prospect is reflective of the economic resilience of the economy. With the liberalization of the economy, India has become the playground of major global automobile majors. The automobile industry in India is gradually evolving to replicate those of developed countries. The qualitative analysis of the various trends reveals, that the industry offers immense scope even for allied industries and those looking at investing in the auto industry. For the study two brands of the car market have been taken viz, Maruti &

Hyundai. A total of 200 employees were approached, out of which only 115 responded and reliability was also checked for the questionnaire.



**Dr. Gayatri Chopra (2018),** the study was conducted with the major aim to compare the consumer preference towards passenger cars of Maruti Suzuki and Hyundai Motors in Delhi Region. The brands were compared on five attributes namely, colour, interior, price, after sales service and re sale value. The key finding of the study was that there is no difference in the consumer preference across these two brands on attributes such as colour, interiors and after sales service. However, the preferences of the customers varied on factors like resale value and price. The key recommendation of the research is about adopting innovative techniques by both these brands to distinguish themselves in the market and establish higher brand equity.

**Dr. R. Uma (2019),** her study aims to create a deeper consideration of what influence a customer to purchase a preferred brand. When people go for purchasing, choose the products between different brands, especially private vehicle like car. In today's time customers are very deeply connected to the brands. When they purchase any product like a car, mobile, items of daily need, brand name influence the consumer's choice. The study reveals that branded cars have a great place in consumer mind, when customers go for purchasing a car, they prefer to purchase a well-known branded car. Customers do not want to try new or unknown branded cars because they have not much information about the lesser known brand. Percentage analysis, ANOVA and correlation are the statistical tools were used for the study.

**Objective of the study**

To compare the preferences of customers while buying Maruti Suzuki and Hyundai brands over five dimensions namely colour, interior/design/features, price, after sales service and resale value.

**Hypotheses of the study**

H1: There is a significant difference in preference of customers towards colour for both auto companies i.e. Maruti and Hyundai.

H2: There is a significant difference in preference of customers towards price for both auto companies i.e. Maruti and Hyundai.

H3: There is a significant difference in preference of customers towards after sales service for both auto companies i.e. Maruti and Hyundai.

H4: There is a significant difference in preference of customers towards resale value for

both auto companies i.e. Maruti and Hyundai.

**Research methodology**



The data was collected from primary sources. For valid and reliable results, a random sampling method was undertaken in a sample size of 75 respondents. A self-designed questionnaire was used as the tool for collecting primary data. The 5 point Likert Scale questionnaire comprised 21 statements measuring respondents' preference for purchasing car. The collected data was analysed using independent T-test.

**Results and discussion:**

**Table 1: Demographic profile of the respondents of**

| **Variables** | **Maruti Suzuki** | | **Hyundai Motors** | |
|---|---|---|---|---|
| **Age** | **No. of Respondents** | **Percentage (%)** | **No. of Respondents** | **Percentage (%)** |
| Below 18 years | 0 | 0 | 00 | 0 |
| 18 years – 30 years | 34 | 45 | 53 | 71 |
| 30 years – 50 years | 30 | 40 | 19 | 25 |
| Above 50 years | 11 | 15 | 03 | 4 |
| Total | 75 | 100 | 75 | 100 |
| **Gender** | **No. of Respondents** | **Percentage** | **No. of Respondents** | **Percentage** |
| Male | 41 | 55 | 38 | 51 |
| Female | 34 | 45 | 37 | 49 |
| Total | 75 | 100 | 75 | 100 |
| **Marital Status** | **No. of Respondents** | **Percentage** | **No. of Respondents** | **Percentage** |
| Married | 36 | 48 | 28 | 37 |
| Unmarried | 39 | 52 | 47 | 63 |
| Total | 75 | 100 | 75 | 100 |

From the above table reveals the majority of the respondents are youth and middle aged individuals. Though the sample chosen was a convenience sample, but it appears that both Maruti and Hyundai has fewer customers in the older age group (above 50 years). The composition of the sample indicates that the majority of the respondents are male with 53% as against female with 47%. 43% of the total respondents for the study were married and 57% were unmarried as a total for both the brands

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**Table 2: Independent T Test: Preference of customers towards Colour between Maruti and Hyundai.**

| | Levene's Test for Equality of Variances | | t-test for equality of means | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | F | Sig. | t. | df | Sig (2 - taile d) | Mean Difference | Std. Error Difference | 95% Confidence Internal of the Difference | |
| | | | | | | | | Lower | Upper |
| Colour | | | | | | | | | |
| EqualVariance Assumed | .784 | .377 | 1.144 | 148 | .255 | .28000 | .24478 | .20371 | .76371 |
| EqualVariance Not assumed | | | 1.144 | 147.717 | .25 | .28000 | .24478 | .20372 | .76372 |

**Table 3: Independent T Test: Preference of customers towards Price between Maruti and Hyundai**

| | Levene's Test for Equality of Variances | | t-test for equality of means | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | F | Sig. | t. | df | Sig (2 – taile d) | Mean Difference | Std. Error Difference | 95% Confidence Internal of the Difference | |
| | | | | | | | | Lower | Upper |
| Price | | | | | | | | | |
| EqualVariance Assumed | .465 | .496 | 2.918 | 148 | .004 | .81333 | .27875 | .26248 | 1.36418 |
| EqualVariance Not assumed | | | 2.918 | 144.605 | .004 | .81333 | .27875 | .26238 | 1.36429 |

**Table 4: Independent T Test: Preference of customers towards After Sales Service between Maruti and Hyundai**

| | Levene's Test for Equality of Variances | | t-test for equality of means | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | F | Sig. | t. | df | Sig (2 - taile d) | Mean Difference | Std. Error Difference | 95% Confidence Internal of the Difference | |
| | | | | | | | | Lower | Upper |
| ASS | | | | | | | | | |
| EqualVariance Assumed | 5.026 | .026 | -.333 | 148 | .740 | -.08000 | .24053 | -.55532 | .39532 |
| Equal Variance Not assumed | | | -.333 | 147.324 | .740 | -.08000 | .24053 | -.55544 | .39544 |

**Table 5: Independent T Test: Preference of customers towards Resale Value between Maruti and Hyundai**

| | Levene's Test for Equality of Variances | | t-test for equality of means | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | F | Sig. | t. | df | Sig (2 - tailed) | Mean Difference | Std. Error Difference | 95% Confidence Internal of the Difference | |
| | | | | | | | | Lower | Upper |
| RV EqualVariance Assumed | 3.234 | .074 | 3.160 | 148 | .002 | .88000 | .27844 | .32976 | 1.43024 |
| Equal Variance Not assumed | | | 3.160 | 138.357 | .002 | .88000 | .27844 | .32945 | 1.43055 |

As the p value in Table 3 is 0.255 which is more than 0.05, the null hypothesis (H1) is accepted and alternate hypothesis is rejected. It depicts that there is a no significant difference between the Colour (H1) preference for both auto companies i.e Maruti and Hyundai. Whereas, for Price (H3) and Resale Value (H5), the P Value is 0.004 and 0.002 respectively which is less than 0.05 so the null hypotheses is rejected and alternate hypotheses is accepted and it depicts that there is a significant difference between the price and resale value (Table 4 & 5) of both auto companies.

**Conclusion**

The strict competition in the automobile industry cannot be ignored. More the number of players, greater are the competition. Companies need to be on their toes to devise means by which they can establish their brand equity in the market. The dimensions on which this distinction is possible are few and diminishing because of the augmented level competition amongst the companies. But still, India still a male dominated society and so it's the man who is the bread earner in most of the houses and hence requires automobiles for the same purposes maybe. However, mostly youngsters whether married or unmarried are inclined towards driving the cars with latest technology. Maruti and Hyundai both give cut- throat competition to each other in the automobile industry and are well established and trusted by their users. So in order to get ahead of their competitor they would have to opt for a marketing strategy that is fresh and innovative enough to lure more customers from the market since the customers that are already using their respective services are well satisfied with each of their performances.

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# A STUDY ON THE EFFECTIVENESS OF COUPON CODES AS A PROMOTION STRATEGY ADAPTED BY VARIOUS ONLINE SHOPPING SITES IN INDIA



**Dr. S. MARIS SHINIA CLARISSIA**
Assistant Professor of Commerce (SF), Jamal Mohamed College (Autonomous),
(Affiliated to Bharathidasan University), Trichy-20.

**Abstract**

*In today's innovative and modern shopping era very few shoppers expect to pay full price for products and services when purchased online. With so many retailers now offering new customer discounts and digital coupons, it's likely a coupon code exists to apply towards the next online purchase. Retailers regularly add coupons and discounts into their marketing strategies to spice up sales conversion rates and increase customer loyalty. While discounts are certainly attractive to shoppers, digital coupons also can be a successful means of growing a social media following and email marketing list or encouraging mobile website usage. Online shoppers skills to maximize deals and use coupons in conjunction with other offers and cash-back discounts to maximise savings. For e-retailers, this could mean a less profitable sale. But marketers are ever increasing their distribution of digital coupons to meet the demand of consumers shopping online*.

**Keywords: Digital Coupons, Cash-back discounts, Promotional Strategies, Physical Coupons, Previleged Incentives, Product Recognition, Product Abandonment.**

## INTRODUCTION:

Digital coupons are discounts and promotions offered by retailers to current or prospective customers. Digital coupons are most frequently aimed toward enticing a consumer to form a sale at the retailer's website by offering a particular percentage discount, free shipping, or other discount. Although their purpose is primarily an equivalent , there are a couple of minor differences between physical coupons and digital versions. Physical coupons are far more expensive to include into your marketing strategy. Physical coupons incurr printing, insertion, and distribution costs, whereas digital coupons are often sent by text, email, and automatically generated communications.

Digital coupons are incredibly easy to send but can get lost in the sea of emails most inboxes now face daily. There doesn't seem to be any slowdown in the inclusion of digital incentives from retailers. We can expect it to peak during the holiday shopping

period, with more incentives selectively offered well into the new year.More and more, consumers expect coupons along with product and promotional messaging. Retailers that don't offer them risk being overlooked or losing to a competitor. Consumers love to feel as if they received a 'deal.' It's a positive feeling and reassuring to complete a transaction with some discount or incentive applied.

There's considerable effort put into making coupon redemption easier and faster today. Giving consumers an excellent user experience is paramount for retailers. Reputation and recognition as a trustworthy retailer depend upon it. Retailers who offer coupons regularly see repeated business from customers that may have been costly to acquire and have become accustomed to receive such treatment in the form of discounts and privileged incentives. There is no surprise that email has become an highly effective means of delivering personalized content in a timely manner.

Marketing strategies that incorporate even a basic level of personalization, like content or product suggestions supported past browsing or purchase history, often perform far better than more generic messaging. Tying a coupon to such an offer could increase its effectiveness significantly if the recipient offer timing, and product mix is right. Retailers uses downloadable coupons throughout the customer journey which are integrated into their app and website.

Some of the common methods employed by the retailers to issue coupons to the customers are cited below:

***1.* Downloadable coupons:** These sorts of coupons are accessible to consumers from variety of various locations. Customers download coupons from a company's website, directly from an email, or via social media. Most of the time, these coupons are accessible from mobile devices also.

**2. Mobile coupons:** Ecommerce platforms that have integrated mobile applications into their operations offer mobile-only coupons to drive further sales during this channel.

**3. Promo codes:** The growing popularity of ecommerce has greatly contributed to the increase of promo codes. This form of discount is quicker than downloading a coupon and is simpler for the customer to finish at the purpose of sale. These codes contains a mixture of brand-unique numbers and letters and are often applied during the checkout process. They can be one-time use, personalized for a private , or a generic code which will be shared.

**4. Automatic discounts:** Discounts that are automatically applied at checkout are increasing in popularity because the buyer doesn't need to do anything to receive a reduction . These work well for ecommerce companies because online retailers are enticing customers with a suggestion for a reduction , therefore reducing handcart abandonment and churn rate.

**Review of Literature:**

**Jagoda Dworniczak- January 2021[i],** has suggested in the blog entitled "How to Develop a Successful Coupon Marketing Strategy in 2021 and Increase Your Conversion Rates – The Ultimate Guide" Listed a 24-hour-only coupon on the Instagram and Facebook story that creates urgency, timeliness, and a recipe for the ultimate in share-ability. Asking a follower to share a good deal increases your exposure, engagement, and brand efforts.Being resourceful and creative here since there are literally thousands of other offers and sponsored ads in people's feeds. It is really needed to stand out from the crowd to make this a profitable venture. Anything from Facebook ads to Google Display ads can have a coupon code in the image. This not only incentivizes customers to click but also helps them get insight on which channel they used. Paid ads are often paired with incentives to offset some costs while driving volume.

**Mohamed Dawood Shamout -January 2016[ii],** Faculty of Business and Economics, has identified in his study entitled "The Impact of Promotional Tools on Consumer Buying Behavior in Retail Market", that, Retail markets have been one among the foremost rapid growing markets within the world for the last decade; to remain competitive, retailers use effective advertisements tools which become an important technique for marketers to stimulate consumer buying behavior towards purchasing any product. The aim of this study is to work out the impact of the foremost used tools of advertisement in retail sector such as: coupons, sample, price discount and buy one get one free on consumer buying behavior from two aspects; brand switching and customer loyalty. This study supported literature review, conceptual framework and hypothesis which open the door for future researchers to expand more during this field.

**Anuraj Nakarmi- December 2015[iii],** "An analysis of the influence of discount advertisement in consumer buying intent and therefore the moderating effects of attractiveness - 6 Ways to Improve your Coupon Marketing Strategy and Increase Sales" analysed that the aim of this paper is to research the influence of

discount advertisement within the purchase intention and therefore the moderating effects of attractiveness within the relationship between intention to get a reduced product and therefore the impulsiveness, hedonic perception and financial risk. Thus, an experiment involving 613 students was conducted. The hypotheses predicted that a product with discount promotion would relate positively with impulsivity, also like a hedonic perception about the great offered, and negatively with the perception of monetary risk related to the merchandise offered with discount. A positive moderation was expected of the perceived attractiveness of the announced discount promotion on the intentions of behaviors. The results confirmed the hypothesis, indicating positive effects of impulsivity and hedonic perception by purchasing the discounted products, additionally to the negative link between the intention of buying discounted products and therefore the perception of a financial risk. The moderating effects were not confirmed. Final considerations conclude the work.

**Team Linchpin - October 2012[iv],** in his study entitled "The Beginner's Guide to Coupon Marketing To Increase Sales" has identified that the marketing mogul mentions that 72 per cent of consumers abandon their purchases to look for promotional codes on the internet. Sending promotional codes through email may be a super thanks to market products. However, making the codes available through popular coupon platforms will help avoid tremendous losses in profit from various online shoppers who look for promo codes. A survey presented by Voucherfy applications indicates that 50 per cent of all consumers like to open emails that contain coupons and other types of special offers. Coupons are a present to half the folks that open their emails because they provide how to save lots of money on their purchases.

**Caroline M. Henderson - October 2008[v]**, in her study entitled "The Interaction of Coupons With Price and Store Promotions" has suggested that this research investigates two behavioral mechanisms for consumer response to simultaneous marketing stimuli: "coupon primacy" and "lowest price. Under coupon primacy, coupons inhibit consumers from responding to in-store promotional conditions. Under lowest price, consumers choose brands on the combined basis of all available promotions -- coupon and shelf price discounts. Using a logit choice model on scanner panel data for two product categories, the research concludes that there is some limited evidence to support both of these mechanisms -- depending on type of consumer. The less deal-prone exhibit coupon primacy, the more promotion sensitive tend to use a lowest price strategy.

**Statement of the Problem:**

The present study is undertaken with a view to find answers to the following questions: What are the factors influencing the customer's satisfaction towards the coupon offers by the e-tailers? Who do influence them towards the purchase of the products using coupon codes? What type of products do they prefer to buy using coupon codes? Which online shopping site is widely preferred by them (based on the availability of coupon codes)? What is the minimum amount the customers are ready to contribute for a preferable product (excluding the coupon code offer)? What are the reasons for preferring specific online shopping site? What do they feel about the price, discount / offers, door delivery and the sale promotion techniques adopted by these shopping sites?.

These aspects require a scientific investigation through personal approach with the online shoppers in a specific locality of JK Nagar extension area in Tiruchirappalli district. Hence, all these aspects in these questions are to be clarified up in this study.

**Scope of the Study**

This study aims to analyze online shoppers' satisfaction towards the adaptability of coupon codes while making their online purchases. Many factors are responsible to make the satisfaction of the online shoppers. There are various influencing factors such as Personal, Socio-Economic, Psychological, Subjective and Objective factors are taken into this study. A substantial proportion of all marketing research involves the direct study of people.

This study broadly aims to examining the satisfaction level of the online shoppers mainly in terms of the usage of coupon codes in their purchases with the information gathered and also the ultimate buying behaviour. The study is confined to the JK Nagar extension area in Tiruchirappalli district alone and it was pertaining only to a period of three months from November 2020 to January 2021.

**Objectives of the Study**

The present study is initiated with the following objectives:

1. To identify the factors influencing the satisfaction of online shoppers by using the coupon codes issued by the specific shopping sites.
2. To measure the impact of coupon codes towards initiating overall purchases in various online shopping sites.

3. To analyze the preference of specific shopping sites and the reason for choosing it based on the availability of coupon codes .

4. To find out the best predictors of the online shoppers satisfaction towards the usage of coupon codes.

5. To make suggestions for introducing new strategies to attract more customers towards online shopping sites.

**Research Methodology**

There are four main aspects involved research methodology: design, sampling, data collection and data analysis. If inappropriate methodology is used, or if appropriate methodology is used poorly, the results of a study could be misleading. Hence, the researcher should be vigilant in selecting the appropriate method of data collection, in order to attain the objective of the study primary and secondary data collection methods will be much effective.

- **Primary Sources of Data:** The method of data collection used by the researcher includes the "Survey Method" which will be used as a research approach to visit many respondents to collect all the required information. "**Structured Questionnaire – Interview Schedule**,' which is used as the research instrument to make the data collection process easier. The primary data were collected from the respondents from the JK Nagar extension area as Sample Respondents from Tiruchirappalli District.
- **Secondary Sources at Data:** In this method, data was collected from books, magazines, journals, internet sources and other e-Resources regarding the online shoppers satisfaction and the related Research Work carried out in this field. The collected data is edited, analyzed and presented in a prescribed format.

**Sample Design**

The population of online shoppers in Jk Nager extension locality in Tiruchirappalli District constitutes the universe of the research work and it is unknown to find out. Considering the huge size of the population of online shoppers, the Sample Size was decided, as suggested by the experts, based on 99% confidence level with ± 5% margin of error. Therefore, the Sample Size was determined as 170. However, the Researcher decided to collect the Data from 200 Sample Respondents. After the data collection over the Researcher took 200 final Sample Respondents for data entry and analysis.

**Tools used for Data Analysis**

After the data collection the researcher analyzed the collected data with the help of Statistical Packages such as SPSS 26.0 (Statistical Package for Social Science) and AMOS 23.0 (Analysis for Moment Structures). The entire test was carried out at either 1% or 5% level of significance. Following Statistical Tools were used in the study.



- Multiple Regression Analysis
- Friedman Rank Test
- Inter- correlation Matrix

**Limitations of the Study**

Despite many pros, it's worth acknowledging the cons. Following are the varied limitations when including coupons within the promotional planning.

**1.** Coupons, especially when abused by retailers to repeatedly drive volume, will diminish the worth of a brand and merchandise which can induce to lower percieved value.

**2.** There's certainly a risk of delaying sales when coupons are regularly utilized in marketing. this is often very true for normal customers.The additional risk here is whether or not to accumulate new customers or retain current ones with additional costs which ends up in delayed and fewer profitable sales.

**3.** Those customers who had every intent to get without a further incentive have now found a reason to search for a coupon online, therefore increasing cart abandonment if they don't find one.

**4.** This strategy of coupon codes isn't a sustainable strategy and can churn customers at a better rate by competitively pricing their products a nd byproviding a superb overall product and buying experience.

**Data analysis and discussion:**

**Multiple Response Analysis**

Multiple response analysis and multiple dichotomy analysis are commonly used for the analysis of open – ended questions in the questionnaire. Multiple dichotomy analysis is very similar to the multiple response analysis. The choice of the online shopping sites are analyzed through multiple response analysis.

**Table Showing the choice of Online Shopping Sites on the basis of availability of Coupons**

| Brand Name | Responses | | Percent of cases |
|---|---|---|---|
| | N | Percent | |
| Flipkart | 109 | 52.7 per cent | 100.0per cent |
| Amazon | 54 | 24.9 per cent | 61.9per cent |
| Myntra | 23 | 8.9 per cent | 15.7per cent |
| Snapdeal | 14 | 13.5 per cent | 31.8per cent |
| **Total** | **200** | **100.0** per cent | **209.4per cent** |

***Source: Computed values***

From the sample of 200 online shoppers, various responses are received. Out of these responses, 109 (52.7 per cent) responses showed that the online shoppers prefer Flipkart site since it offers more coupons for its plus membership customers. 54 (24.9 per cent) responses showed that they prefer Amazon shopping site for application of coupons for their online purchases especially for Amazon Prime membership customers followed by Myntra with 23 (8.9 per cent) and Snapdeal with 14 (13.5 per cent) . Therefore, when each individual gives several responses, the "total" percentage of cases may be above 100 per cent. The above table reveals that the total of 209.4 per cent that indicates an average of 2.09 responses (or 2 responses) per individual.

**Friedman Rank Test**

***cNull Hypothesis:***

There is no significant difference between the online shopper's satisfaction towards the reason for choosing specific shopping site for reason of adaptability of coupon codes in their various online purchases, for this purpose, Friedman's test has been used.

**Table Showing Reason For Opting Specific Online Shopping Site Based On The Availability Of Coupon Codes**

| Sl. No. | Reason | Mean Rank | Rank | Inferential Statistics |
|---|---|---|---|---|
| 1 | Affordable Price and offers availability | 4.78 | 4 | |
| 2 | **High Quality products using codes** | **4.26** | **3** | |
| 3 | **Easy accessibility to apply coupon codes** | **3.72** | **2** | N = 200 |

| | | | | |
|---|---|---|---|---|
| 4 | Performance of the product | 6.84 | 9 | $\chi^2 = 135.119^{**}$ |
| 5 | Technology used in sites | 6.22 | 7 | df = 9 |
| 6 | Availability of best deals | 5.13 | 5 | |
| 7 | **Online rush while using the codes** | **3.15** | **1** | |
| 8 | Convenience in redeeming coupon codes | 6.66 | 8 | |
| 9 | Availability of credit facility | 5.69 | 6 | |
| 10 | After sales service | 6.93 | 10 | |
| **p= 0.000 **p<0.01, significant at 1per cent level** | | | | |

*Source: Primary data*

In the above table, it can be found that there exists a significant difference between the online shopper's satisfaction towards the reason for choosing specific online shopping site based on the availability and applicability of coupon codes (p-value<0.01). It can also be found that the highest ranking reason is "Online rush while applying coupon codes" having a mean rank of 3.15 followed by Easy accessibility to apply coupon codes (3.72), High quality products availability by applying coupon codes (4.26), Affordable Price and offers (4.78), Availability of best deals (5.13) and at last reason is After Sale Service (6.93) are chosen.

**Inter-Correlation Matrix:**

**Table Showing the Inter - Correlation Matrix between Satisfaction Factors and Overall Satisfaction**

| Factors | Overall Satisfaction | Personal | Socio - Economic | Psychological | Subjective | Objective |
|---|---|---|---|---|---|---|
| **Overall Satisfaction** | 1 | | | | | |
| **Personal** | $0.766^{**}$ | 1 | | | | |
| **Socio - Economic** | $0.634^{**}$ | $0.641^{**}$ | 1 | | | |
| **Psychological** | $0.903^{**}$ | $0.565^{**}$ | $0.352^{**}$ | 1 | | |
| **Subjective** | $0.836^{**}$ | $0.309^{**}$ | $0.692^{**}$ | $0.659^{**}$ | 1 | |
| **Objective** | $0.595^{**}$ | $0.400^{**}$ | $0.702^{**}$ | $0.555^{**}$ | $0.660^{**}$ | 1 |

***Source: Primary data*** **** Correlation is significant at the 0.01 level (2-tailed);*** ***N=700***

The correlation coefficient allows researchers to determine if there is a possible linear relationship between two variables measured on the same subject (or entity). If the correlation is positive, it means that when one variable increases, the other also increases. If the correlation is negative, it means that when one variable increases, the other decreases. When a correlation coefficient is close to +1 (or –1), it means there is a strong correlation. However, the closer a correlation coefficient gets to 0, the weaker the relationship. To find the direction of relationship among the factors determining satisfaction towards application of coupon codes in online shopping, Karl Pearson's correlation measure was applied. Higher the correlation, higher will be the relationship between variables which in turn influences the satisfaction at a higher level. The table clearly shows that there is a significant positive relationship between the satisfaction factor dimensions and overall satisfaction of the sample online shoppers. The result does not show any negative relationship.

The correlation matrix presented in the Table, shows the significance and positive relation among the satisfaction factors. From the table it is observed that, there exist a significant and strong positive correlation with satisfaction factors viz., personal factor ($r = 0.766$, $p=0.000$), socio-cultural factors ($r = 0.634$, $p=0.000$), psychological factors ($r = 0.903$, $p=0.007$), subjective factors ($r = 0.836$, $p=0.002$) and objective factors ($r = 0.595$, $p=0.001$) at 0.01 per cent level of significance.

**Findings and Suggestions:**

The study with the advent of various shopping sites and the inducement of coupon code issuing strategy as their promotional tool to boost up the sales.

1. It was observed from the rank thing test that the online shoppers with the mean rank of 3.15 have opined to high online rush while using coupon codes.

2. And it was opined that easy accessibility on application of coupon codes with a mean score of 3.78.

3. It was inferred that high quality products are purchased by the application of coupon codes which was preferred by the online shoppers with 4.26 mean score.

4. And from the Multiple Response Analysis test, it was inferred that Flipkart was the most preferable shopping site by the online shoppers for the application of coupon codes with 52.7 percent satisfaction lavel.

5. It was inferred that folled by Flipkart, Amazon was the next preferable choice for online shopping site for the usage of coupon codes in their purchases with 24.9 percent satisfaction level.

6. The correlation matrix presented, clearly shows that there is a significant positive relationship between the satisfaction factor dimensions and overall satisfaction of the sample online shoppers. The result does not show any negative relationship.

**Suggestions:**

When used wisely, coupons can add a considerable amount of top-line revenue with just a small allocation of marketing techniques. A cost, but with big returns. Here are some of the biggest potential benefits or suggestions to the e-tailers who are incorporating coupon code campaigns in their marketing efforts.

**1.** It is insisted to however, take into consideration their gross profit. Couponing isn't only about the cash grab. It's also a chance to extend coupon amounts over time. Some items just don't sell as well as others. The best way to get rid of these items is to offer a steeper discount so they can at least break even. Sometimes a percentage discount as low as 10% will help items fly off the digital shelves.

**2.** It is suggested to the e-tailers that since, data is very valuable, especially if it's data from potential customers. Many ecommerce shops offer a small discount if signed up for their email list. This can be done quickly to build a person email list by only giving away a 10per cent discount. 10 per cent is still a valuable incentive even though there are higher discounts being offered online.

**3.** It is suggested to the e-tailers that adding spending thresholds is an excellent way to boost average order values and use automatic coupons during promotion periods. For instance, it's not hard to incorporate messaging services. This gives the consumer a reason to shop more on their site and increases the chances of them adding more to their order. Using an automatically applied coupon or discount here is a great reward for the online shoppers.

**4.** Coupons can also be used as a channel tester. Hence, it is suggested to the e-tailers that, if it is put as a different 10% code on Facebook, Instagram, and an email campaign, it can be seen as which channel performs best. While it's not a very scientific test, it will give the guidance over time as to which channel the customers react to such offers best in. This can give some great insights into where the e-tailors should focus

their marketing strategies.

**5.** Most referral programs essentially run on coupons and discounts. Referrals are for both existing customers and new acquisitions. Each online shoppers receives a coupon for taking an action.The existing customer introduces a new prospect to the store with a coupon for them to use. Once the new prospect, now a customer, places an order, the first customer receives a reduction or reward coupon which will be applied to their next order.



**6.** It is suggested to the e-tailers that, the urgency factor or FOMO (Fear Of Missing Out) is a tremendous conversion driver. This kind of your time restraint will actually push tons of consumers into finding out . Be sure to make the window of opportunity realistic, but not so far into the future where it could lose its effectiveness.

**7.** Getting customer feedback is the one of the major way to boost up the sales, hence It is suggested to the e-tailers that, these short surveys can be the key to improving their business in a handful of ways and are worth far more than the 20 per cent coupon. Collectively, this information could help them craft a much better experience and become less reliant on discounts in the future.

**Conclusion:**

Coupons are certainly a fantastic and magnificient way to boost volume and sales. Incorporating them into their marketing mix by various online shopping sites can quickly build the customer file and temporarily increase the conversion rates to a greater extent. While there isn't a real substitution for providing quality products and fair pricing, coupons do an excellent job supporting those efforts when the competition heats up or consumer expectation dictates it.

If planned well and budgeted accordingly, hence the probabilities of getting hooked on couponing are often a really costly, which is an unsustainable strategy many businesses can't afford. Coupons alone won't build the brand equity, but delivering a far superior experience with a sensible coupon strategy and a top quality product can will certainly step up the sales and make a faivourable impact within the minds of the customer which can automatically cause customer retention for an extended run.

**Scope for Further Study:**

This study can be further extended to several broad areas like:

i) A Study on the adaptability of successul coupon marketing strategy by various online food delivery apps.



ii) A Study on the exessive application of coupon code mechanism in making an online fund transfer apps.

iii) The interaction of price, store promotions and coupon code mechanisms by various online shopping apps in India.

iv) An analysis of the influence of discount sales promotion in consumer buying intent and the moderating effects of attractiveness.

v) An emperical study on the ways to improve the coupon marketing strategy to improve the sales.

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# CONSUMER BEHAVIOUR TOWARDS VARIOUS BRANDS OF MILK AND MILK PRODUCTS WITH SPECIAL REFERENCE TO TIRUCHIRAPPALLI TOWN

**Dr. S. GANAPATHI**
Assistant Professor, PG Department of Commerce, Jamal Mohamed College (Autonomous), (Affiliated Bharathidasan University), Tiruchirappalli – 620020, Tamilnadu, India.



**Abstract**

*Consumer behaviour can be defined as the behaviour that consumers display in searching for, purchasing, using, evaluating and disposing of products and services that they expect will satisfy consumer needs and wants. Milk and milk products provide essential nutrition to all walks of life. It provides livelihood to millions of small and marginal farmers in the state. Tamilnadu is an agricultural oriented State and majority of the farmers owns cattle. This article examines the consumer behaviour towards various brands of milk and milk products with special reference to Tiruchirappalli Town. A convenient sampling technique tool was adopted for data collection. Sample size taken in this study is 120 customers. The data is collected through questionnaire. The consumer behaviour is positive which reveals that the behaviour of the consumers is high. The promotional strategies of the product can be improved to increase the sale of the company as much. Thus the project concludes that the buying behaviour of the consumers is positive, so the product has a good reach in Tiruchirappalli Town.*

**Keywords: Consumer Behaviour, Brand, Milk and Milk Products etc.,**

## Introduction

Consumer behaviour is broadly studied field. It lets the companies understand how consumer decides about buying their product or acquiring services. Marketing managers are always interested to know more about consumers' behaviour so they can prepare better communication and advertising campaigns and messages about their products and services. Consumer makes buying decision every day and many people don't even know the factors which derive them to this decision. Usually the factors affecting consumer buying behaviour include psychological, social, cultural and buying the new home cleaning service involves consumers' research for the best option available and it might take various factors in account in its decision-making process.

Milk and milk products provide essential nutrition to all walks of life. It provides livelihood to millions of small and marginal farmers in the state. Tamilnadu is an agricultural oriented State and majority of the farmers owns cattle. Dairying provides the

main source of income next to agriculture.

**Review of Literature**



**Dr. Sweta Rani & SK Aslam Ali (2020),** Few decades ago, the main source of income or earning for the farmers of Kaira district was on seasonal corps and selling of milk. That time there was high demand for milk in Bombay. Private traders and middlemen controlled the marketing and distribution system for the milk. This system leads to exploitation of poor and illiterates' farmers by the private traders. The study of consumer behavior drwas upon social science disciplines of anthropology, psychology, sociology and economics. As per the study done towards the Amul product the consumption of the Amul products are high when compared to other products. The buying behavior is positive which reveals that the buying behavior of the consumer is high.

**U.Kiruthiga & M.Santhi (2019),** Milk and milk products are essential part of human being, as it gives nutrition to all walks of life. It is a source of income for all the marginal dairy farmers. Consumer behaviour can be defined as the behaviour that consumer display in searching for, purchasing, using, evaluating and disposing of products and services that they expect will satisfy consumer needs and wants. However, as a larger population is migrating from rural areas to cities. Thus, creates greater demand for dairy products. This paper analyses consumer perception over the amul special reference to the Namakkal District of Tamil Nadu State. The aim of the study is reveal consumer perception over amul milk products based on their age, educational qualification and monthly income of the consumers' family. It also depicts level of satisfaction about the product using chi-square test.

**D. Harish et.al (2019),** India is the world's largest dairy producer. Indian Dairy sector has grown substantively over the years. Dairy products demand in India has increased dramatically in both rural and urban sectors. This paper analyses consumer perception over the Aavin special reference to the Tiruvarur Taluk of Tamil Nadu State. The aim of the study is reveal consumer perception over Aavin milk products based on their age, educational qualification and monthly income of the consumers' family. It also depicts level of satisfaction about the product using chi-square test.

**Statement of the Problem**

Having reviewed relevant milk marketing studies, by exploring the research gap in the research studies so far, the present study has made a broad objective to explore the consumer behaviour towards milk products in Tiruchirappalli District, thereby to arrive at consensus on the marketing strategies to be followed in the dairy market. Hence, the present study focuses

mainly on the factors affecting purchase decisions, factors influencing consumers, motivation or purpose, family and peer group influence with respect to dairy products. Further, the present study also focuses on the unorganized sector buying of dairy products which is a threat to today's milk industry.



**Importance of the Study**

1 This study will help us to know the consumer behaviour towards branded milk and milk products.

2 It helps to improve the sales of milk and milk products with the help of this survey.

3 It is important to understand the choice of consumers towards milk and milk products.

**Objectives of the Study**

1. To study the consumer behaviour towards selected particular brands of milk and milk products.

2. To identify the brand awareness, problems and level of satisfaction of the respondents in purchasing of various brands of milk and milk products.

**Limitations of the Study**

1 Due to limitation of time, only few people would be selected for the study

2 The sample size for the study is 120 only.

**Hypothesis of the Study**

There is a significant relationship between the Income and age, marital status, educational qualification, occupation, family members and influences to buy of the milk and milk products.

**Methods of Data Collection**

The present study is based on both primary and secondary data. The study is mainly based on primary data. The primary data required for this study has been collected from the consumer of various branded milk and milk products. The primary data has been collected through a well- structured questionnaire. The study is also based on the secondary data. The secondary data required for this study has been collected from various books, journals and magazines related with Milk and milk products.

**Sample Size and Period of the Study**

As for the selection of consumers, a convenience sampling method was adopted. One hundred and twenty consumers from Tiruchirappalli Town were identified and interviewed at the time of their purchase from the sales depot with the help of a structured questionnaire. The data collected were tabulated and analyzed with the help of appropriate statistical tools.

SPSS package was used for data analysis. Simple percentage, statistical test such as chi-square test, correlation and LMR method were also used. The purpose of using the statistical tools is to make the analysis more comprehensive and to draw meaningful inferred. A summary of key findings were made based on inferred. Thus, 120 consumers formed the sampling size of the study, for assessment of the consumer behaviour with respect of 1 to 14 brands. A separate structured interview schedule was framed, presented and finalized to collect the data from the consumers of milk and milk products.



**ANALYSIS AND INTERPRETATION**

**Table 1: Brand preference**

| Brand name | Total | Percentage |
|---|---|---|
| Aavin | 28 | 22 |
| Aroma | 14 | 11 |
| Arockia | 16 | 12 |
| Udhayam | 8 | 7 |
| Amirtha | 2 | 1 |
| Amul | 10 | 8 |
| Cavinkare | 8 | 7 |
| Vijay | 4 | 3 |
| Nilgiris | 4 | 3 |
| Hatsun | 2 | 1 |
| Sakthi | 10 | 8 |
| Milky mist | 8 | 7 |
| Cavins | 6 | 5 |
| Kc | 6 | 5 |
| **Total** | **120** | **100** |

Table-1 shows that majority (22 percent) of the respondents were preference Aavin brand milk and milk products, followed by Arokiya (12) percent, Aroma (11) percent, Amul and Sakhti (8) percent, and least Amirtha (1 percent) and hatsun(1 percent) brand of milk and milk products.

**Table 2: Usage Period**

| Period | Total | percentage |
|---|---|---|
| Below 1 year | 20 | 16 |
| 1-2 years | 38 | 32 |
| 2-3 years | 40 | 33 |
| 3-4 years | 12 | 10 |
| above 4 years | 10 | 9 |
| **Total** | **120** | **100** |

Table- 2 indicates that (33 percent) of the respondents were using selected brand were 2-3 years, followed (32) respondents 1-2 years and (9 percent) were above 4 years.

**Table: 3 Sources of purchase**



| Sources | Total | percentage |
|---|---|---|
| Milk booth | 16 | 13 |
| Retail shop | 52 | 44 |
| Departmental stores | 38 | 32 |
| Directly on Company | 4 | 3 |
| Grocery shop | 10 | 8 |
| **Total** | **120** | **100** |

Table-3 shows that (44 percent) of the majority respondents prefer retail shop for purchasing branded milk and milk products followed (32 percent) under departmental store, (13 percent) under Milk booth and only (3 percent) directly on company.

**Table 4:** Incomes and Age

| **Income Age** | **Below 1.5 lakhs** | **1.5 lakhs to 2 lakhs** | **2 lakhs to 2.5 lakhs** | **2.5 lakhs to 3 lakhs** | **Above 3 lakhs** | **Total** |
|---|---|---|---|---|---|---|
| Below 30 | 6(5) | 13(11) | 8(7) | 7(6) | 4(3) | 38(34) |
| 31-40 | 13(10) | 21(17) | 18(15) | 3(3) | 5(4) | 60(50) |
| 41-50 | 2(2) | 7(6) | 1(1) | 2(1) | 2(2) | 14(11) |
| Above 50 | 1(1) | 0(0) | 2(2) | 5(4) | 0(0) | 8(5) |
| **Total** | **22(18)** | **41(34)** | **29(25)** | **17(14)** | **11(9)** | **120(100)** |

**Correlation value 0.426 is not significant at 0.01 level**

Table-4: Shows that out of 120 respondents majority of (50percent) were found to be 31-40 aged, Below 30 age category (34 percent), were under 41-50 age category (11 Precent), and (5 percent) falls under it above 50 age category. Moreover the analysis reveals that the majority (50 percent) of the respondents falls under 1.5 lakhs to 2 lakhs of annual income (34 percent) of the respondents under below 30 age category have annual income ranging between Rs.2 lakhs to 2.5 lakhs. However the correlation analysis indicates that there is no significant relationship between age and income of the respondents.

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**Table 5: Income and educational qualification**

| Income Ed.Qly | Below 1.5 lakhs | 1.5 lakhs to 2 lakhs | 2 lakhs to 2.5 lakhs | 2.5 lakhs to 3 lakhs | Above 3 lakhs | Total |
|---|---|---|---|---|---|---|
| School level | 13(10) | 18(15) | 9(8) | 8(7) | 6(5) | 54(45) |
| Graduate | 7(6) | 15(12) | 11(9) | 3(2) | 4(3) | 40(32) |
| Diploma | 1(1) | 5(4) | 5(4) | 4(3) | 1(1) | 16(13) |
| Professionals | 1(1) | 1(1) | 2(2) | 2(2) | 0(0) | 6(6) |
| Others | 0(0) | 2(2) | 2(2) | 0(0) | 0(0) | 4(4) |
| **Total** | **22(18)** | **41(34)** | **29(25)** | **17(14)** | **11(9)** | **120(100)** |

Chi-square value between Income and Education of the respondents is 13.138 which is not significant at 0.001 level. Figures in brackets are percentage to column total.The educational status of the respondent's shows that only (45 percent) are qualification is school level of the educational respondents, (32 percent) respondents possessed graduate education, (13 percent) are professionals and only (4 percent) were others. Though there are differences in the education and annual income level among the respondents. The chi-square value analysis indicated that there is no significant association between annual income and educational level of the respondents since the calculated.

**Table 6:** Income and occupation

| Income Occup. | Below 1.5 lakhs | 1.5 lakhs to 2 lakhs | 2 lakhs to 2.5 lakhs | 2.5 lakhs to 3 lakhs | Above 3 lakhs | Total |
|---|---|---|---|---|---|---|
| Agriculture | 3(2) | 0(0) | 1(1) | 0(0) | 0(0) | 4(3) |
| Self employed | 6(5) | 16(14) | 4(3) | 0(0) | 4(3) | 30(25) |
| businessman | 2(2) | 6(5) | 4(3) | 1(1) | 0(0) | 13(11) |
| Housewife | 2(2) | 5(4) | 4(3) | 3(2) | 1(1) | 15(13) |
| Govt.employee | 4(3) | 6(5) | 11(9) | 7(6) | 4(3) | 32(26) |
| Private employee | 5(4) | 8(7) | 5(4) | 6(5) | 2(2) | 26(22) |
| **Total** | **22(18)** | **41(34)** | **29(25)** | **17(14)** | **11(9)** | **120(100)** |

Correlation value between occupation and income of the respondent is 0.225 is not significant at 0.001 level. The majority (26 percent) of the respondents were employed in government sector, (25 percent) respondents were self employed (22 percent) were private employee, (13 percent) was house wife and only (11 percent) were under businessman. It is noticed that the majority of the respondents having an annual income if 1.5 lakhs to 2 lakhs.

However, it correlation test shows that there is no significant relationship between

occupation and income level of the respondents. Since the calculated correlation value is 0.225 is not significant at 0.001 levels. So, it is inferred that the occupation level of the respondents does not significance the income of it respondents.



**Table 7: Income and family members**

| Income<br>Fly. Members | Below 1.5 lakhs | 1.5 lakhs to 2 lakhs | 2 lakhs to 2.5 lakhs | 2.5 lakhs to 3 lakhs | Above 3 lakhs | Total |
|---|---|---|---|---|---|---|
| Below 3 members | 10(8) | 13(11) | 15(12) | 9(7) | 5(4) | 52(44) |
| 04 -06 members | 11(9) | 25(21) | 10(8) | 8(7) | 6(5) | 60(50) |
| Above 6 members | 1(1) | 3(2) | 4(3) | 0(0) | 0(0) | 8(6) |
| **Total** | **22(18)** | **41(34)** | **29(25)** | **17(14)** | **11(9)** | **120(100)** |

Correlation value between family size and annual income of the respondent is 0.322 which is not significant at 0.001 levels. The survey result shows that the majority (50 percent) of the respondents falls under family size of 4-6 members followed below 3 members(44 percent) and only( 8 percent) were comes under above 6 person. Further the results of correlation analysis shows that there is no significant relationship between family size and income of despondence.

**Table 8: Income And Amount Spent**

| Income<br>Amt. spent | Below 1.5 lakhs | 1.5 lakhs to 2 lakhs | 2 lakhs to 2.5 lakhs | 2.5 lakhs to 3 lakhs | Above 3 lakhs | Total |
|---|---|---|---|---|---|---|
| below 500 | 6(5) | 6(5) | 5(4) | 4(3) | 3(2) | 24(20) |
| 501-1000 | 9(7) | 26(21) | 15(12) | 5(4) | 6(5) | 61(50) |
| 1001-1500 | 2(2) | 7(5) | 6(5) | 6(5) | 2(2) | 23(20) |
| 1501-2000 | 5(4) | 1(1) | 2(2) | 1(1) | 0(0) | 9(8) |
| above 2000 | 0(0) | 1(1) | 1(1) | 1(1) | 0(0) | 3(2) |
| **Total** | **22(18)** | **41(34)** | **29(25)** | **17(14)** | **11(9)** | **120(100)** |
| **Correlation value is 0.198** | | | | | | |

The above table reveals that, the amount spent on milk and milk products in a month were analyzed. The Correlation value is 0.198 which indicated that there is no significant association between income and amount spent.

**Table 9: LMR Model: Effects on problems faced by the Consumers with Demographic variables**

**Model Summary**

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | Change Statistics | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | | | | | R Square Change | F Change | df1 | df2 | Sig. F Change |
| 1 | .578[a] | .334 | .273 | .39618 | .334 | 5.474 | 10 | 109 | .000 |

**ANOVA [b]**

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| 1 | Regression | 8.591 | 10 | .859 | 5.474 | .000[a] |
| | Residual | 17.109 | 109 | .157 | | |
| | Total | 25.700 | 119 | | | |

**Coefficients**

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | Collinearity Statistics | |
|---|---|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | | | Tolerance | VIF |
| 1 | (Constant) | 1.774 | .314 | | 5.648 | .000 | | |
| | Gender | -.064 | .082 | -.066 | -.779 | .437 | .860 | 1.162 |
| | Age | .046 | .054 | .083 | .853 | .096 | .638 | 1.568 |
| | Marital status | -.074 | .101 | -.076 | -.736 | .463 | .575 | 1.740 |
| | Educational qualification | -.080 | .043 | -.180 | -1.878 | .063 | .666 | 1.502 |
| | Occupation | .007 | .022 | .027 | .323 | .747 | .873 | 1.146 |
| | Income of the family | .110 | .054 | .190 | 2.054 | .042 | .713 | 1.403 |
| | Size of the family | -.292 | .068 | -.381 | -4.324 | .000 | .785 | 1.274 |
| | Residential status | .432 | .088 | .457 | 4.919 | .000 | .707 | 1.415 |
| | Quantity of purchase | .035 | .043 | .083 | .818 | .415 | .589 | 1.698 |
| | Amount spent | .034 | .058 | .054 | .584 | .561 | .715 | 1.399 |
| a. Dependent Variable: problems over all range | | | | | | | | |

In order to understand the effect of independent variable on the dependent variable namely, over all problems, Linear regression model was employed. The independent variables namely age, marital status, educational qualification, occupation, income, family size, and amount spent on milk and milk products.

As shown in the table the model was significant and its data value was 0.566 percent that is

the effect on the dependent variable has been exposed at 57.8 percent level. The result revealed that among variable age (0.096) educational qualification (0.063), income of the family (0.042), size of the family (0.000) and residential status (0.000) have highly influenced. Where all it gender (0.437), marital status (0.463), occupation (0.747), quantity of purchase (0.415), amount spent (0.561) did not have any effect on suggestion of the consumers.

The above equation describes that, Problems of the customer are constant and similar conditions applied for other variable also. The results of the't' test reveals that it calculated significant of it partial regression, co-efficient 0.096, 0. 063, 0.042, 0.000, are valid at 0.001 percent level respective. The multiple 'R' formed to be 0.578 which variable that there is a relationship of 1.774 percent between the variables of it respondents. The 'R' square value of 0.334 confirms that it exampling variable explain only 33.4 of variation. The 'F' test shows that it variables was highly significant at 1 percent level. Finally the table calculated the variable of age, educational qualification, income of the family, size of the family and residential status are positively influence (0.001) percent than the other variable of gender, marital status, occupation, quantity of purchase and amount spent.

**Findings**

- ✓ Majority (22 percent) of the respondents were preference Aavin brand milk and milk products.
- ✓ (33) percent of the respondents were using selected brand since 2-3 years
- ✓ (44) percent of the majority respondents prefer retail shop for purchasing branded milk and milk products.
- ✓ Majority of (50) percent were found to be in the 41-50 age category.
- ✓ Majority (67 percent) of the respondents were married persons.
- ✓ (45 percent) of the respondents educational qualification is school level only.
- ✓ The majority (26) percent of the respondents were employed in government sector.
- ✓ Majority (50 percent) of the respondents falls under family size of 4-6 members categories.
- ✓ Majority (50 percent) were under amount spent 501- 1000 of which (21) percent were under 1.5 lakhs to 2 lakhs income Category of it respondents.
- ✓ Majority (37 percent) of the respondents were influenced by family members for purchase the particular brand of milk and milk products.

**Suggestions**

- To arrange standard discount rate.
- To arrange credit facility
- To arrange more festival season offer
- To arrange periodical market research.
- To arrange more refrigerator facility

**Conclusion**

The paper analysed the consumer behaviour of Tiruchirappalli residents. Generally, the consumers change their behaviour frequently on the basis of new trend and fashion. They well know their needs and wants, so gather information about products and also compare its price, quality, taste and other attributes. If the consumers are not satisfied they shift to other brands. However the data shows the consumers buy the milk for its quality and taste. It has to be point out that milk consumers prefer taste over than the price. Many respondents feel the price of milk products is too high than other brands. If the take necessary steps to satisfy their consumers, it creates invariant place in mind of consumers.

**Scope for Further Research**

This study covers only Milk and Milk Products of Tiruchirappalli Town. In future the researcher may choose the satisfaction or the perception Milk Product consumer in district level or the state level.

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# NEW TRENDS, STRATEGIES AND APPROACHES IN DIGITAL MARKETING DEVELOPMENT

**Dr. G. HADI MOHAMED**
Assistant Professor, PG & Research Department of Commerce, Jamal Mohamed College (Autonomous),(Affiliated to Bharathidasan University), Thiruchirappalli - 620 020.



**Abstract**

This paper study provided individuals, companies, organizations, businesses and researchers, with digital marketing strategies to increase visibility to their target market. It delves upon the intricacies and relevance of email campaign, blogging, social media campaign, content marketing, search advertising, banner displays and search engine optimization (SEO) in the overall digital advertising. The second generation of Internet applications enhances marketing efforts by allowing firms to introduce innovative forms of communication and co-create content with their customers. Firm's participation in digital marketing can be classified according to the perceived benefits and uses of digital marketing. The expectations for future use of channels could be seen as growth within the field of the Internet and many companies believe that social networks, web pages and personalised marketing would be even more important in the future.

**Keywords:** Digital Marketing Strategies, Online Marketing Multimedia.

## Introduction

Digital Marketing helps a marketer to reach their products for customers via various channels like E-Mail Marketing, Social Media, Websites, E-Commerce, etc. A marketer, before launching any products or services, can conduct a survey online and take responses from potential customers, so that a marketer can launch according to the needs of customers, after analyzing the responses given by them. In this highly competitive market and technological advancements marketing practices have been changed from traditional practices to digital marketing be used for expanding the business globally. Making a strategic shift to client-cantered marketing strategies, provide businesses the opportunity to engage in a new era of innovative marketing practices, that use digital marketing to meet their primary marketing requirements. Predictions of rising consumer power in the digital age leading up to the turn of the century were bolstered by the advent of the Internet and then reignited by social media. These believers suspected an online presence could offer advantages to their customers, while providing a shopping experience similar to the traditional bricks-and-mortar store. The advantages included providing around the clock access for customers, reducing

geographic boundaries to provide access to new markets, and enabling immediate communication with customers. This significant progress in information technology removed the imaginary wall between businesses and combined them into one united global network which includes, beside those sellers, also customers and portals. This global virtual economy thus allows free communication between all the participant and universal interconnectivity.

**Literature of the Review**

González Romo, García-Medina & Plaza Romero (2017), which explained that new technologies have forced companies to reconsider marketing strategies. The authors continued to explain that the implementation of technology into marketing would help marketing professionals reach a younger audience that heavily use mobile devices on a regular basis.

Piñeiro-Otero & Martínez-Rolán (2016) expressed that digital marketing has become innovative phenomena. The new strategy helps organizations achieve their marketing goals through establishing a link between customization and mass distribution. There are a considerable number of professionals that hold to the ideology of McCarthy, which views marketing utilizing the 4P model: product, place, promotion and price. The traditional marketing strategy used by McCarthy is a powerful, credible and widely-recognized foundational strategy, but leaves no role to the consumer.

Longo (2015) concurred with these thoughts by expressing that strategy in digital marketing must be prioritized. The internet is not just an additional sales or advertising method, but has become a tool that has essentially revamped the way that an organization does business. Client-focused Strategy Maximization of organization-to-client exposure must by a primary marketing goal of an organization that seeks to successfully make contact with prospective customers.

Chung and Austria (2014) completed a thought provoking research work with objectives to find out, what gratifications or fulfilments are underlying the usage of social media, the attitudes towards social media marketing messages, and the effectiveness of messages pertaining to online shopping value. The base was taken on the Uses and Gratification theory (Katz, Bluner & Gurevitch, 1974), to examine consumer indulgence in social media practice. Online shopping value was scrutinized in association with social media marketing messages.

Hennig-Thurau et al. (2010) points out the importance to understand and integrate this new technology into the business concept and marketing activities. Further on they highlight media phenomenon that affect the marketing instruments and how those phenomenon affects consumer behaviour, management of customer interaction and measuring customer activities and relationship outcomes. Those are new multimedia services, digital consumer articulation, as retailers, online social communities, search bots, shopping bots, mobile technologies, recommendation systems, peer-to-peer networks and piracy and online auctions.

**Research Methodology**

**Primary Sources**

Primary Source is a source from where we collect first-hand information or original data on a topic. Interview technique was used with structured questionnaire for the collection of primary data.

**Secondary Sources**

Secondary Source is a source from where we collect data that has already been collected by someone. We have collected secondary data from the published financial statements of the firms, newspaper and articles. Collected data and information has been organized, explained and analyzed by using different statistical tools and techniques. This study shows results both in descriptive and analytical way.

**Sample Frame**

A strategic sampling method has been used to find relevant cases that could be suitable to help answer the research questions. Also more than one case was preferred, as deep and rich information from different opinions is wanted. Since the research area is within digital marketing strategy in B2B context the first criteria for cases to include were that they must be operating in a B2B context.

**Limitations of the Study**

1. The perceptions of the consumers may have the limitation of personal bias, lack of expression etc hence, the limitations is bound to creep into the study.
2. The digital marketing is a new concept in pharmaceutical industry, the possibility of failure to understand customer's preferences may include one or more critical factors.
3. The sample selected may not represent the universe and there could be some differences between the study and actual things.

**Analysis and Discussion**

**Table - 1**

| **Model** | **R Square** | **F** |
|---|---|---|
| Updated with Product or Services | .719 | 123.119 |
| Greater Engagement | .517 | 52.217 |
| Easy Compare with Others | .640 | 86.142 |
| Share Content of Product or Service | .657 | 92.499 |
| Apparent Pricing | .637 | 84.963 |

**Coefficients for Different Variables**

**Table 2**

| **Dependent Variable: Updated with Products or Services** | | | | | |
|---|---|---|---|---|---|
| | Unstandardized Coefficients | | Standardized Coefficients | | |
| Model | B | Std. Error | Beta (B) | t | Sig |
| Constant | 1.001 | .216 | | 4.650 | .000 |
| Digital Marketing | 2.883 | .262 | .848 | 11. 052 | .000 |
| **Dependent Variable: Greater Engagement** | | | | | |
| Constant | 1.001 | .256 | | 3.938 | .000 |
| Digital Marketing | 2.707 | .309 | .720 | 7.162 | .000 |
| **Dependent Variable: Easy Compare with Others** | | | | | |
| Constant | 1.001 | .216 | | 4.650 | .000 |
| Digital Marketing | 3.119 | .262 | .866 | 11.954 | .000 |
| **Dependent Variable: Share Content of Product or Service** | | | | | |
| Constant | 1.001 | .263 | | 3.817 | .000 |
| Digital Marketing | 2.912 | .319 | .799 | 9.164 | .000 |
| Dependent Variable: Apparent Pricing | | | | | |
| Constant | 1.001 | .241 | | 4.166 | .000 |
| Digital Marketing | 2.854 | .292 | .818 | 9.800 | .000 |

1. The consumer must communicate with the supplier to confirm if the product shown on the website will be similar in color, size and shape to the one to be delivered.
2. It is advisable to communicate in writing through emails so that it can be kept as reference in case of any dispute.
3. While surfing the inbox the consumer should not go to the bank's website which is reflected in the email as it may be a spoofed email from hacker's group.
4. The important suggestion is that the consumer should not actually shop for online on any other than his own personal computer or his own laptop.

**Conclusion**

To utilize the Internet and digital channels is important for most of the companies in the study, it is even seen as a competitive advantage if it is utilized correctly. It can be concluded that the higher competition that a company is exposed for the higher adoption of digital channels. Social media is a common digital channel of manufacturing companies in this study. Social media channels that are foremost used; Facebook, Instagram, LinkedIn and Twitter. The reason why companies use social media is to create leads and develop the brand. The whole idea of using social media is to deliver an extra value for the customers. Social media channels are also believed to develop even more in the future and this is the channel discussed to be implemented more by all companies. Viral marketing do exist within B2B, this is proven by the fact that a company in the study has experienced a viral effect from one of the companies movies.

**Scope for Future Research**

In today's world of internet, Digital Marketing is the only one and most guaranteed way of marketing, which is popularly being the most preferred space for marketing communications and related interactions. Even the companies that says that the Internet is not important for them they are actually developing and discussing how to evolve the use of digital channels and which channels to use. All the responding companies irrespective of how much they adopt digital channels today are concerned with adopting and improving the digital channels 86 in the future. The digital marketing career scope in the Indian internet industry alone is going to be worth $160 billion by 2025, according to a Goldman Sachs report, which is three times its current value. Many companies are shifting their focus from traditional marketing to digital marketing.

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# A STUDY ON SELF ESTEEM AMONG INSTITUTIONALIZED ADOLESCENTS

**Dr. S. RAJESWARI**
Assistant Professor, Department of Social Work, Jamal Mohamed College (Autonomous),
(Affiliated to Bharathidasan university),Trichy-20



**Abstract**

*According to psychologists, self-esteem is a personality characteristics of an individual with normal and short term variations. Morris Rosenberg (1960), a sociologist defined self-esteem as a feeling of self-worth. Adolescence is a crucial stage of development in which an individual face lot of physical, psychological and emotional changes. It is possible for the adolescents to face these changes with the care and support of their parents and elders in the family. Institutionalized adolescents are those adolescents who stay in the residential care centre due to poor economic conditions or due to death of either of the parents or both. During this transition period of adolescence, the severity of the problem faced by these adolescents will be worse as they get less parental care or support and most of the time no support and care from their parents and this makes them less self –worthy, feeling of insecurity and develops low self-confidence and self-esteem. The present study aims to assess the self-esteem of the institutionalized adolescents and suggest suitable measures to enhance self-esteem. Hence the researcher has adopted Descriptive research design and adopted Disproportionate random sampling method and collected data from 57 institutionalized adolescents by using Self-esteem inventory developed by Dr.S.Karunanidhi. The findings of the study revealed that there exists low level of self-esteem among institutionalized adolescents.*

**Key words: Self-esteem, Institutionalized adolescents**

## INTRODUCTION

Self-esteem is a person subjective emotional evaluation of one's own worth and attitude towards oneself. According to psychologists, self-esteem is a personality characteristics of an individual with normal and short term variations. Morris Rosenberg (1960), a sociologist defined self-esteem as a feeling of self-worth. Self-esteem in the mid-20thcentury, played a pivotal role in self -actualization of a person and in treating psychic disorders. The psychologists considered the relationship between psychotherapy and the personal satisfaction of a person with high self-esteem as useful in introducing new elements which helped to understand the reasons for people becoming discouraged, inability to face

challenges by themselves and feel less worthy. According to Smith and Mackie (2007) "The self-concept is what we think about the self; self-esteem is the positive or negative evaluations of the self, as in how we feel about it.".



Adolescence is a crucial stage of development in which an individual face lot of physical, psychological and emotional changes. It is possible for the adolescents to face these changes with the care and support of their parents and elders in the family. As a child, the adolescents imbibe the values of their parents and their feelings of their self-esteem reflects of the views of their parents but as the age progresses, they go further in their education and get mingled with new friends and peer group and now their self-esteem is largely influenced by the values of their friends and peer group. Self –esteem includes emotions of adolescents such as feeling shy, feeling hopeless in crisis situation, feeling proud of achieving something good in life may be in their academic, personal or sports events which makes them to have high self-esteem.

Institutionalized adolescents are those adolescents who stay in the residential care centre due to poor economic conditions or due to death of either of the parents or both. During this transition period of adolescence, the severity of the problem faced by these adolescents will be worse as they get less parental care or support and most of the time no support and care from their parents and this makes them less self –worthy, feeling of insecurity and develops low self-confidence and self-esteem. This will have an adverse effect in promoting positive mental health among the institutionalized adolescents

**Reviews of Literature**

**Gaurav Agrawal, Abhishek Kr. Bhardwaj (2014).** "Gender differences in self-esteem among college students: a comparative study". This study investigated the level of self-esteem who enrolled for a graduate medical program and gender differences between males and females. Thirty two students (16 males and 16 females), with ages between 18 and 22 years completed the

Self-Esteem Index. The study was a one time assessment and it was a cross sectional design. The result revealed that gender differences was found in the overall self-esteem and personal security (a part of overall self-esteem) in the college students.

**Aditi Bansal (2016).** "Correlation between Family Environment and Self Esteem of Adolescents". The study attempted to find out the correlation between the family environment and self-esteem of adolescents. 200 adolescents (100 male and 100 female) studying in six educational institutions located in Bathinda district of Punjab were randomly

selected as sample. Family Environment Scale (Moos & Moos, 1994) and Self Esteem Scale (Rosenberg, 1975) were used and statistical techniques like Pearson's product moment correlation and t-test were used. Pearson's product moment determined correlation between different dimensions of family environment scale i.e. Cohesion, Expressiveness, Conflict, Independence, Achievement Orientation, Intellectual Cultural orientation, Active Recreational Orientation, Moral Religious Emphasis, Organization and control with the self-esteem of adolescents. The results of the investigation showed that no gender differences existed in the mean score of self esteem of adolescents. Further it indicated that self esteem is positively correlated to Moral Religious Emphasis and negatively correlated to conflict dimension of family environment. The results indicated a clear correlation between family environment and self esteem of adolescents.

**Rashid A, Bukhari S R, Fatima S, Saba F, Afzal F (2017).** " Self Esteem among Male and Female Adolescents". The present study examined difference in the level of self esteem among male and female adolescents. A total of 200 respondents (100 male and 100 female) with age limit 11-15 years were selected from different schools of Karachi, Pakistan, through convenient sampling technique. Urdu version of Rosenberg Self Esteem Scale (Rosenberg, 1965) was administered. The results depicted that there was difference in the level of self esteem among male and female adolescents. The study concluded that there was gender difference in the level of self esteem among adolescents.

**Sumathi S (2018)** made a study on "Correlates of Self-esteem among adolescents in Government Higher Secondary School, Kurumbalur" with the objective of assessing the self-esteem of adolescent school students. The researcher has adopted descriptive research design and used census method to collect data from 300 adolescent students. The findings of the study revealed that more than half of the respondents have low overall level of self-esteem and there was a significant difference among various educational group of the respondents with regard to self-esteem in the dimensions of competency, global, moral & self control, social, family, body & physical appearance and overall level of self-esteem.

**Methods and Materials**

**Aims and Objectives**

The present study aims to analyze the self esteem of the institutionalized adolescents with the following objectives

To study the socio-demographic characteristics of the institutionalized adolescents

To study the level of self-esteem among institutionalized adolescents

To suggest suitable measures to enhance the self-esteem of the institutionalized adolescents.

**Hypotheses**



There is a significant relationship between the age and the level of self-esteem of the institutionalized adolescents.

There is a significant difference between the gender of the respondents with regard to the level of self-esteem of the institutionalized adolescents.

There is a significant difference between the standard studied by the respondents with regard to the level of self-esteem of the institutionalized adolescents.

There is a significant association between the parental status of the respondents and the level of self-esteem of the institutionalized adolescents

There is a significant association between the years of stay in the institution and the level of self-esteem of the institutionalized adolescents.

**Research Design:**

The researcher has adopted descriptive research design to describe the various dimensions of self-esteem such as competency, global, moral and self-control, family, social and body and physical appearance of the institutionalized adolescents.

**Pilot Study**

The study was conducted in one of the institutional care centre for children in Trichy and the researcher interacted with few adolescents studying XI standard and XII standard and explained about the purpose of the study.

**Universe**

The universe of the study consist of 120 students studying XI standard(Boys:40, Girls:20) and XII standard (Boys:40, Girls:20) respectively.

**Sample**

The researcher adopted disproportionate random sampling method and selected 20 students from XI standard and 37 students from XII standard for the study.

**Tools of Data Collection**

The researcher administered the Self-esteem inventory developed by Dr.S.Karunanidhi in 1996 and the reliability of the scale was found to be 0.85 by using split half method.

**Results and Discussion**

**TABLE:1**

**SOCIO-DEMOGRAPHIC VARIABLES OF THE RESPONDENTS**



| Sl.No | Socio-Demographic Variables | Number of Respondents (N=57) | Percentage of Respondents |
|---|---|---|---|
| 1 | Age of the Respondents | | |
| | 13 Years | 1 | 2 |
| | 14 Years | 19 | 33 |
| | 15 years | 14 | 25 |
| | 16 years | 13 | 22 |
| | 17 years | 10 | 18 |
| 2 | Gender | | |
| | Male | 32 | 56 |
| | Female | 25 | 44 |
| 3 | Religion | | |
| | Hindu | 31 | 66 |
| | Muslim | 25 | 44 |
| 4 | Community | | |
| | SC/ST | 33 | 58 |
| | BC | 16 | 28 |
| | MBC | 8 | 14 |
| 5 | Education | | |
| | XI standard | 20 | 35 |
| | XII standard | 37 | 65 |
| 6 | Specialization of Study | | |
| | CS with Maths | 22 | 39 |
| | Biology with Maths | 13 | 22 |
| | Commerce | 6 | 11 |
| | Vocational Group | 16 | 28 |
| 7 | Parental Status | | |
| | Fatherless | 33 | 58 |
| | Motherless | 21 | 36 |
| | Both Died | 3 | 5 |
| 8 | Years of Stay in the Institution | | |
| | Below 3 years | 14 | 24 |
| | 4 to 6 years | 25 | 44 |
| | 7 years and above | 18 | 32 |
| 9 | Birth Order | | |
| | Single child | 6 | 11 |
| | First Child | 17 | 30 |
| | Middle Child | 24 | 42 |
| | Last Child | 10 | 17 |

It is evident from the above table that one-third (33%) of the respondents are 14 years of age, one-fourth(25%) of the respondents are 15 years of age, 22% of the respondents are

16 years of age, 18% of the respondents are 17 years of age and 2% of the respondents are 13 years of age.

With regard to gender, more than half (52%) of the respondents are male and 48% of the respondents are female



Regarding the religious status, two-third (66%) of the respondents belongs to Hindu religion and more than one-third (44%) of the respondents belongs to muslim religion.

With regard to community, more than half (58%) of the respondents belongs to SC/ST community, more than one-fourth (28%) of the respondents belongs to BC community and 14% of the respondents belongs to MBC community.

Regarding education status, more than one-third (35%) of the respondents are studying XI standard and nearly two-third (65%) of the respondents are studying XII standard.

With regard to specialization of study, more than one-third (39%) of the respondents are studying Computer Science with Maths, 22% of the respondents are studying Biology with Maths, 11% of the respondents are studying Commerce and more than one-fourth (28%) of the respondents are studying vocational group

Regarding parental status, more than half (58%) of the respondents are fatherless, more than one-third (36%) of the respondents are motherless and 5% of the respondents are both fatherless and motherless.

Regarding the years of stay in the residential institution, more than one-third (44%) of the respondents have stayed in the residential institution for 4 to 6 years, nearly one-third (32%) of the respondents have stayed in the residential institution for more than 7 years and nearly one-fourth (24%) of the respondents have stayed in the residential institution below 3 years.

With regard to birth order, more than one-third (42%) of the respondents are middle child in the family, nearly one-third (30%) of the respondents are first child in the family, 17% of the respondents are last child in the family and 11% of the respondents are single child in the family

**TABLE : 2**

**DISTRIBUTION OF RESPONDENTS BY VARIOUS DIMENSIONS OF SELF ESTEEM**

| Sl.No | Dimensions of Self Esteem | Number of Respondents | Percentage of |
|---|---|---|---|
| 1 | Competency<br>Low | 30 | 53 |
| 2 | Global<br>Low | 29 | 51 |
| 3 | Moral and Self Control<br>Low | 29 | 51 |
| 4 | Social<br>Low | 30 | 53 |
| 5 | Family<br>Low | 29 | 51 |
| 6 | Body and Physical Appearance<br>Low | 37 | 65 |
| 7 | Overall Level of Self Esteem<br>Low | 29 | 51 |

It is inferred from the above table that more than half (53 percentage, 51 percentage, 51 percentage, 53 percentage, 51 percentage and 65 percentage) of the respondents have low level of self-esteem in the dimensions such as competency, global, moral and self- control, social, family, and body and physical appearance respectively while less than half (47 percentage, 49 percentage, 49 percentage, 47 percentage,49 percentage,35 percentage) have high level of self-esteem in the dimensions such as competency, global, moral and self-control, social, family, and body and physical appearance respectively

More than half (51 percentage) have low overall level of self- esteem and nearly half (49 percentage) of the respondents have high overall level of self-esteem

**TABLE: 3**

**KARL PEARSON'S CO-EFFICIENT OF CORRELATION BETWEEN AGE OF THE RESPONDENTS AND THE VARIOUS DIMENSIONS OF SELF ESTEEM**

| Sl.No | Age of the Respondents | Correlation Value | Statistical Inferences |
|---|---|---|---|
| 1 | Age and Competency dimension | 0.176 | P<0.01<br>Significant |
| 2 | Age and Global dimension | 0.306 | P<0.01<br>Significant |
| 3 | Age and Moral and Self control dimension | 0.368 | P<0.01<br>Significant |
| 4 | Age and Social dimension | 0.238 | P<0.01<br>Significant |

| | | | |
|---|---|---|---|
| 5 | Age and Family dimension | 0.213 | P<0.01 Significant |
| 6 | Age and Body and Physical appearance dimension | 0.266 | P<0.01 Significant |
| 7 | Age and Overall level of Self Esteem | 0.306 | P<0.01 Significant |



It is evident from the above table that there is a significant relationship between the age of the respondents and the level of self- esteem in the dimensions namely competency (Value:0.176, P<0.01), Global (Value:0.306, P<0.01), Moral and Self-Control (Value:0.368, P<0.01), Social (Value:0.238, P<0.01), Family (Value:0.213, P<0.01), Body and Physical Appearance (Value:0.266, P<0.01) and Overall level of Self-Esteem (Value:0.306, P<0.01). It further indicates that age plays a vital role in determining the self-esteem of the adolescents.

**TABLE: 4**

**"Z" TEST BETWEEN THE RESPONDENTS GENDER WITH REGARD TO VARIOUS DIMENSIONS OF SELF ESTEEM**

| Sl.No | Gender of the Respondents | N | Mean | SD | Statistical Inferences |
|---|---|---|---|---|---|
| 1 | Competency Dimension<br>Male<br>Female | <br>32<br>25 | <br>40.12<br>40.68 | <br>4.95<br>7.76 | t = 2.860<br>df=55<br>P<0.05<br>Significant |
| 2 | Global Dimension<br>Male<br>Female | 32 25 | <br>37.62<br>36.92 | <br>4.59<br>6.63 | t = 2.128<br>df=55<br>P<0.05<br>Significant |
| 3 | Moral and Self-Control Dimension<br>Male<br>Female | <br>32<br>25 | <br>31.53<br>31.84 | <br>4.93<br>6.71 | t = 0.757<br>df=55<br>P>0.05<br>Not Significant |
| 4 | Social Dimension<br>Male<br>Female | <br>32<br>25 | <br>28.90<br>28.56 | <br>3.89<br>5.65 | t = 5.596<br>df=55<br>P<0.05<br>Significant |
| 5 | Family Dimension<br>Male<br>Female | <br>32<br>25 | <br>25.93<br>26.96 | <br>4.09<br>5.64 | t = 3.317<br>df=55<br>P<0.05<br>Significant |
| 6 | Body and Physical | 32 | 21.25 | 3.06 | t = 0.150<br>df=55 |

| | | | | | |
|---|---|---|---|---|---|
| | Appearance Dimension<br>Male<br><br>Female | 25 | 21.24 | 3.88 | P>0.05<br>Not Significant |
| 7 | Overall level of Self-Esteem<br>Male<br><br>Female | 32<br>25 | 185.37<br>186.20 | 16.60<br>30.17 | t = 5.250<br>df=55<br>P<0.05<br>Significant |

It is inferred from the above table that there is significant difference between gender of the respondents with regard to self-esteem in the dimensions of competency (t=2.860,P<0.05), Global (t=2.128, P<0.05), social (t=5.596,P<0.05), family (t=3.317,P<0.05) and overall level of self – esteem (t=5.250, P<0.05). Further the mean score indicates that female has high level of self-esteem in the dimensions of Competency, Family and overall level of self-esteem and male has high level of self-esteem in the dimensions of Global and social.

It is inferred from the above table that there is no significant difference between gender of the respondents with regard to self-esteem in the dimensions of moral and self-control and body and physical appearance.

**TABLE: 5**

**"Z" TEST BETWEEN THE CLASS STUDIED BY THE RESPONDENTS WITH REGARD TO VARIOUS DIMENSIONS OF SELF ESTEEM**

| Sl.No | Gender of the Respondents | N | Mean | SD | Statistical Inferences |
|---|---|---|---|---|---|
| 1 | Competency Dimension<br>XI<br>XII | <br>20<br>37 | <br>37.00<br>42.18 | <br>6.79<br>5.23 | t = 0.185<br>df=55<br>P>0.05<br>Not Significant |
| 2 | Global Dimension<br>XI<br>XII | <br>20<br>37 | <br>36.55<br>37.72 | <br>6.51<br>4.97 | t = 1.624<br>df=55<br>P<0.05<br>Significant |
| 3 | Moral and Self-Control Dimension<br>XI<br>XII | <br>20<br>37 | <br>29.75<br>32.70 | <br>6.27<br>5.21 | t = 0.735<br>df=55<br>P>0.05<br>Not Significant |
| 4 | Social Dimension<br>XI | <br>20 | <br>28.10 | <br>5.45 | t = 0.706<br>df=55 |

| | | | | | |
|---|---|---|---|---|---|
| | XII | 37 | 29.10 | 4.28 | P>0.05<br>Not Significant |
| 5 | Family Dimension<br>XI<br>XII | <br>20<br>37 | <br>25.05<br>27.10 | <br>5.06<br>4.58 | t = 0.780<br>df=55<br>P>0.05<br>Not Significant |
| 6 | Body and Physical Appearance Dimension<br>XI<br>XII | <br>20<br>37 | <br>20.75<br>21.51 | <br>4.11<br>3.00 | t = 1.700<br>df=55<br>P<0.05<br>Significant |
| 7 | Overall level of Self-Esteem<br>XI<br>XII | <br>20<br>37 | <br>177.20<br>190.35 | <br>28.59<br>18.72 | t = 2.975<br>df=55<br>P<0.05<br>Significant |

It is inferred from the above table that there is a significant difference between the standard studied by the respondents with regard to the level of self-esteem in the dimensions of Global (t=1.624, P<0.05), Body and Physical Appearance (t=1.700, P<0.05) and overall level of self-esteem (t=2.975, P<0.05). Further the table indicates that XII standard students have high level of self –esteem in the dimensions of Global, Body and Physical Appearance and overall level of Self-esteem.

It is inferred from the above table that there is no significant difference between the standard studied by the respondents with regard to the level of self-esteem in the dimensions of Competency, moral and self-control, social and family.

**TABLE: 6**

**ASSOCIATION BETWEEN THE PARENTAL STATUS OF THE RESPONDENTS AND VARIOUS DIMENSIONS OF SELF ESTEEM**

| Sl.No | Parental Status of the Respondents | Dimensions of Self-Esteem | | Statistical Inferences |
|---|---|---|---|---|
| | | Low | High | |
| 1 | Competency Dimension<br>Fatherless<br>Motherless<br>Both are dead | <br>21<br>8<br>1 | <br>12<br>13<br>2 | $X^2$ =3.831<br>Df=2<br>P>0.05<br>Not significant |
| 2 | Global Dimension<br>Fatherless<br>Motherless<br>Both are dead | <br>19<br>9<br>1 | <br>14<br>12<br>2 | $X^2$ =1.502<br>Df=2<br>P>0.05<br>Not significant |
| 3 | Moral and Self control Dimension<br>Fatherless<br>Motherless | <br>18<br>9 | <br>15<br>12 | $X^2$ =1.017<br>Df=2<br>P>0.05 |

| | | | | |
|---|---|---|---|---|
| | Both are dead | 2 | 1 | Not significant |
| 4 | Social Dimension | | | $X^2$ =3.657 |
| | Fatherless | 19 | 14 | Df=2 |
| | Motherless | 11 | 10 | P>0.05 |
| | Both are dead | 0 | 3 | Not significant |
| 5 | Family Dimension | | | $X^2$ =1.017 |
| | Fatherless | 15 | 18 | Df=2 |
| | Motherless | 12 | 9 | P>0.05 |
| | Both are dead | 2 | 1 | Not significant |
| 6 | Body and Physical Appearance | | | $X^2$ =.132 |
| | Dimension | 22 | 11 | Df=2 |
| | Fatherless | 13 | 8 | P>0.05 |
| | Motherless | 2 | 1 | Not significant |
| | Both are dead | | | |
| 7 | Overall level of Self-esteem | | | $X^2$ =1.502 |
| | Fatherless | 19 | 14 | Df=2 |
| | Motherless | 9 | 12 | P>0.05 |
| | Both are dead | 1 | 2 | Not significant |

The above table indicates that there is no significant association between the parental status of the respondents and the level of self-esteem in the dimensions of competency, global, moral and self-control, social, family, body and physical appearance and overall level of self-esteem.

**TABLE: 7**

**ASSOCIATION BETWEEN THE YEARS OF STAY IN THE INSTITUTION AND VARIOUS DIMENSIONS OF SELF ESTEEM**

| Sl.No | Years of Stay in the Institution | Dimensions of Self-Esteem | | Statistical Inferences |
|---|---|---|---|---|
| | | Low | High | |
| 1 | Competency Dimension | | | $X^2$ =2.240 |
| | Below 3 years | 5 | 9 | Df=2 |
| | 4 to 6 years | 14 | 11 | P>0.05 |
| | 7 years and above | 11 | 7 | Not significant |
| 2 | Global Dimension | | | $X^2$ =0.628 |
| | Below 3 years | 6 | 8 | Df=2 |
| | 4 to 6 years | 14 | 11 | P>0.05 |
| | 7 years and above | 9 | 9 | Not significant |
| 3 | Moral and Self control Dimension | | | $X^2$ =1.197 |
| | Below 3 years | 6 | 8 | Df=2 |
| | 4 to 6 years | 12 | 13 | P>0.05 |
| | 7 years and above | 11 | 7 | Not significant |
| 4 | Social Dimension | | | $X^2$ =1.067 |
| | Below 3 years | 7 | 7 | Df=2 |
| | 4 to 6 years | 15 | 10 | P>0.05 |
| | 7 years and above | 8 | 10 | Not significant |

| | | | | |
|---|---|---|---|---|
| 5 | Family Dimension | | | $X^2$ =2.055 |
| | Below 3 years | 5 | 9 | Df=2 |
| | 4 to 6 years | 13 | 12 | P>0.05 |
| | 7 years and above | 11 | 7 | Not significant |
| 6 | Body and Physical Appearance Dimension | | | $X^2$ =.036 |
| | Below 3 years | 9 | 5 | Df=2 |
| | 4 to 6 years | 16 | 9 | P>0.05 |
| | 7 years and above | 12 | 6 | Not significant |
| 7 | Overall level of Self-esteem | | | $X^2$ =3.777 |
| | Below 3 years | 4 | 10 | Df=2 |
| | 4 to 6 years | 15 | 10 | P>0.05 |
| | 7 years and above | 10 | 8 | Not significant |

The above table indicates that there is no significant association between the years of stay in the residential institution of the respondents and the level of self-esteem in the dimensions of competency, global, moral and self-control, social, family, body and physical appearance and overall level of self-esteem.

**Strategy to Enhance Self Esteem**

Life skills education need to be imbibed to the institutionalized adolescents in order to enable to cope up with their emotions and stress, enrich their interpersonal and communication skills, nourish their problem solving and decision making ability in order to promote positive mental health among the institutionalized adolescents. Along with these, individual intervention, group therapy and counselling need to be given for them to strengthen their ego and develop their self-confidence. All these measures will go a long way in strengthening the self-esteem of the institutionalized adolescents.

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# A STUDY ON HOUSING LOAN BORROWERS OF PUBLIC AND PRIVATE SECTOR BANKS IN TIRUCHIRAPPALLI DISTRICT

**Dr. S. GULAM MOHAMED**
Former Head and Associate Professor, Jamal Mohamed College (Autonomous), (Affiliated To Bharathidasan University), Tiruchirappalli – 20.



**K.BEEMA RAO**
Ph.D Research Scholar (F.T), PG & Research Department of Commerce
Jamal Mohamed College (Autonomous), (Affiliated To Bharathidasan University),
Tiruchirappalli – 20.

## ABSTRACT

*The study is conducted from the housing loan borrowers of public and private sector banks in Tiruchirappalli district. The select from the banks in the total of 6 banks in the 3 banks in public and another 3 banks in private sector banks. Public sector banks include in the State Bank of India, Canara Bank, Syndicate bank and Private sector banks included HDFC, Karur Vysya Bank, ICICI Bank. In summary we conclude that both public and private sector banks truly desire to be the lending banks in housing loan sector. The service offered by them is competitive mostly people prefer public sector banks for housing loans. From the overall analysis the satisfaction level in relation to the service provided by public sector banks are high compared to private sector banks.*

**Key Words: Housing Loans, Public Sector Banks and Private Sector Banks**

## INTRODUCTION

The housing loan scheme can renew the economy as this scheme has maximum propensity to generate income and demand for materials equipment's and services and also create substantial employment opportunities. Housing loans mean that you buy a home on instalments in simpler terms when you want to own a home and cannot afford to pay the amount in lump sum; you can pay it in monthly instalments with an interest rate. There are a number of companies that offer cheap loans at a low interest rate, period loans against existing houses for renovation or expansion etc. The demand for Housing loans dramatically increased due to the increase of earnings and aspirants. A study of the housing loan schemes offered by public sector banks and private sector banks would you way taking certain policy decisions for improvement in the housing loan schemes. The select from the banks in the total of 6 banks in the 3 banks in public and another 3 banks in private sector banks. Public sector banks include in the State Bank of India, Canara Bank, Syndicate bank and Private sector banks included HDFC, Karur Vysya Bank, ICICI Bank.

## PUBLIC AND PRIVATE SECTOR BANKS HOUSING LOAN INTEREST RATE

### SYNDICATE BANK HOUSING LOAN INTEREST RATE

Current Syndicate Bank Home loan interest rates for Jan 2021 starts at **8.00%** p.a. for a maximum tenure of 30 years. Processing fee on its housing loans is Upto 0.13%, Minimum Rs. 500 and Maximum Rs. 5,000. Syndicate Bank offers a special discount of 0.05% on interest rates for women borrowers.

| Loan Amount | Syndicate Bank Repo Home Loan Rate | Rate For Female Borrower |
|---|---|---|
| Upto Rs. 25 Lakh | 8.05% | 8.00% |
| Rs. 25 Lakh - Rs. 50 Lakh | 8.05% | 8.00% |
| Rs. 50 Lakh - Rs. 1 Cr | 8.15% | 8.10% |
| Above Rs. 1 Cr | 8.15% | 8.10% |

### CANARA BANK HOUSING LOAN INTEREST RATE

Current Canara Bank Home loan interest rates for Jan 2021 starts at **8.05%** p.a. for a maximum tenure of 30 years. Processing fee on its housing loans is Up to 0.50%, Minimum Rs. 1,500 and Maximum Rs. 10,000. Canara Bank offers a special discount of 0.05% on interest rates for women borrowers.

| Loan Amount | Canara Bank Repo Rate Home Loan Rate | Rate For Female Borrower |
|---|---|---|
| Upto Rs. 25 Lakh | 8.10% | 8.05% |
| Rs. 25 Lakh - Rs. 75 Lakh | 8.10% | 8.05% |
| Rs. 75 Lakh - Rs. 1 Cr | 8.10% | 8.05% |
| Above Rs. 1 Cr | 8.10% | 8.05% |

### SBI HOUSING LOAN INTEREST RATE

Current SBI Home loan interest rates for Jan 2021 starts at **6.80%** p.a. for a maximum tenure of 30 years. Processing fee on its housing loans is Up to 0.20%, Minimum Rs. 4,000 and Maximum Rs. 17,400. SBI offers a special discount of 0.05% on interest rates for women borrowers.

| Loan Amount | SBI Repo Rate Home Loan Rate | Rate For Female Borrower | SBI Margin |
|---|---|---|---|
| Upto Rs. 30 Lakh | 6.85% | 6.80% | 7.35% |
| Rs. 30 Lakh - Rs. 75 Lakh | 7.05% | 7.00% | 7.60% |
| Rs. 75 Lakh - Rs. 1 Cr | 7.10% | 7.05% | 7.70% |
| Above Rs. 1 Cr | 7.10% | 7.05% | 7.70% |

**HDFC HOUSING LOAN INTEREST RATE**

Current HDFC Home loan interest rates for Jan 2021 starts at **6.80%** p.a. for a maximum tenure of 30 years. Processing fee on its housing loans is Upto 0.25%, Minimum Rs. 3,000 and Maximum Rs. 10,000.



| Loan Amount | HDFC Home Loan Floating Rate | Rate For Female Borrower |
|---|---|---|
| Upto Rs. 30 Lakh | 6.80% | 6.80% |
| Rs. 30 Lakh - Rs. 75 Lakh | 6.80% | 6.80% |
| Rs. 75 Lakh - Rs. 2 Cr | 6.80% | 6.80% |
| Above Rs. 2 Cr | 6.80% | 6.80% |

**KARUR VYSYA HOME LOAN**

Karur Vysya Bank home loan EMI per Rs. 1 Lakh is Rs. 785, which is one of the lowest EMI offered by banks. Housing loan EMI in Karur Vysya Bank is calculated based on loan amount, loan tenure and interest rate.

| Loan Amount | 10 Year Loan | 15 Year Loan | 25 Year Loan |
|---|---|---|---|
| Rs. 10 Lakh | Rs. 12,239 | Rs. 9,672 | Rs. 7,851 |
| Rs. 25 Lakh | Rs. 30,597 | Rs. 24,181 | Rs. 19,628 |
| Rs. 40 Lakh | Rs. 48,955 | Rs. 38,689 | Rs. 31,404 |

**ICICI HOME LOAN**

**Salaried Borrower**

| Slab | Floating Interest rates |
|---|---|
| Up to Rs. 35 lacs | RR + 2.90% (6.90%) - RR + 3.60% (7.60%) |
| Rs. 35 lacs to Rs. 75 lacs | RR + 3.00% (7.00%) - RR + 3.75% (7.75%) |
| Above Rs. 75 lacs | RR + 3.00% (7.00%) - RR + 3.95% (7.95%) |

**Self - Employed**

| Slab | Floating Interest rates |
|---|---|
| Up to Rs. 35 lacs | RR + 3.05% (7.05%) - RR + 3.85% (7.85%) |
| Rs. 35 lacs to Rs. 75 lacs | RR + 3.10% (7.10%) - RR + 3.95% (7.95%) |
| Above Rs. 75 lacs | RR + 3.10% (7.10%) - RR + 4.05% (8.05%) |

Above mentioned interest rates will vary basis various parameters such as the Bureau Score, Profile, Segments, etc.

**Pricing of Home Loan Balance Transfer with repayment from ICICI Bank Account**

| Segment | Floating Interest Rates |
|---|---|
| Salaried (Any Loan Amount) | RR+2.90% (6.90%) – RR+3.35% (7.35%) |
| Self Employed (Any Loan Amount) | RR+3.05% (7.05%) – RR+3.50% (7.50%) |

**REVIEW OF LITERATURE**

Several studies have been done various researchers in the context of housing loans the details of some of the reviews are pointed out below.



**Prof. Rekha 2019 "A Study on Housing Loan Evolution and Performance in India"** Housing being one of the three fundamental needs of life dependably stays in the top needs of any individual, society and economy. As a person, an individual needs his own space and protection, which can be given by the responsibility for house. The house is the fundamental unit of the general public. Home gives a stage to the family and the family is the most significant social establishment, which leaves its engraving on a person for entire life. In this way lodging merits critical consideration with regards to creating approaches and systems for human advancement.

**Mr. Mayur Gurav 2019 "A Study of Consumer perception on SBI Home Loan with Special reference to Pune City"** This research is based on the SBI home loan So all customer belongs to SBI only, it can be concluded that proposal of home loan is very customer friendly, rate of interest of reasonable, loan procedure is also easy. Any lay man customer can understand & trust on SBI as a brand as it's every Indians bank. But still average customer facing problems of documentations, procedures etc.

**Mrs. S Dhār Chan 2019 "A Study on Customers Perception towards House Loan"** A person always keeps the first basic need as to own a house. Housing is also accepted as a key sector of the national economy which measures the standard of living and economic condition of the country. To attract customers bank provide home loans at cheaper rate. This study takes into account the choice of the customer, reasons, problems and knowledge about house loan there are many comments and thoughts about house loan.

**Dr. K. Shahar 2020 "Customer Satisfaction towards Home Loan of Public and Private Sector Banks in Kerala – A Comparative Study"** The study has identified various factors that lead to satisfaction of home loan borrowers of public and private sector banks in Kerala. From among a large number of factors that contribute to the satisfaction of borrowers, a few of them were taken into account. The study also confined to the area of home loan policy, amenities provided by banks to its customers, the behavioural attitude of bank staff and the satisfaction of customers as a whole to these sectors of financial institutions. In precise it is to conclude that both public sector and private sector banks truly deserve to be the leading banks in the home loan sector in Kerala.

**OBJECTIVES OF THE STUDY**

1. To study the socio economic profile of the respondents.
2. The study the housing loan borrowers for availing of such loan from public and private sector banks.
3. To analysis public and private home loan market and its growing trends.

**SCOPE OF THE STUDY**

The study has been undertaken mainly to highlight the features of hosing loans offered by public sector banks in Tiruchirappalli district. All kinds of borrowers like businessmen, agricultures, professionals, government employee, private employee and self-employed people have been included in the study. It has been undertaken from the stand point of borrowers and banks are excluded from the study. Only individual's borrowers have been taken and other exclude from the study.

**HYPOTHESIS OF THE STUDY**

1. The level of perception is dependents of the gender of the respondents.
2. The level of perception is independents of the age of the respondents.
3. The level of perceptions is independents of the educational qualification of the respondents

**RESEARCH METHODOLOGY**

**Type of study:** The study is descriptive in nature

**Area of the study :** Tiruchirappalli

**Sample size:** 200

**Primary data:** A broad questionnaire was admistarted to the individuals housing loan borrowers of public and private sector banks.

**Secondary data:** The secondary data was obtained from research journal, books and websites and published records.

**LIMITATIONS OF THE STUDY**

1. The convince sampling method is followed in selecting the respondents. So that the results of the study may be biased.
2. As the study was conducted for short duration of months it was difficult to study in depth about the various aspects.
3. Time cost and other resources were constraints fully comprehensive study.

## DATA ANALYSIS AND INTERPRETATION

### Table No. 1

### KIND OF DIFFICULTIES OF GETTING HOUSING LOAN FROM PUBLIC SECTOR BANKS

| S.No | Kinds of difficulties in getting housing loan | No of Respondents | | | | | | | | | | Total Score | Mean Score | Rank |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | I | II | III | IV | V | VI | VII | VIII | IX | X | | | |
| 1 | Lengthy Procedure | 3 (30) | 5 (45) | 3 (24) | 2 (14) | 3 (18) | 5 (25) | 6 (24) | 6 (18) | 2 (4) | 25 (25) | 2.263 | 37.72 | X |
| 2 | Government Policy | 3 (30) | 3 (27) | 5 (40) | 2 (14) | 4 (24) | 9 (45) | 3 (12) | 2 (6) | 28 (56) | 1 (1) | 2.541 | 42.35 | VIII |
| 3 | Ambiguous Documentation | 9 (90) | 3 (27) | 5 (40) | 6 (42) | 5 (30) | 2 (10) | 4 (16) | 22 (66) | 1 (2) | 3 (3) | 2.993 | 49.88 | VI |
| 4 | Improper response from official | 2 (20) | 9 (81) | 6 (48) | 10 (70) | 5 (30) | 2 (10) | 18 (72) | 3 (9) | 2 (4) | 3 (3) | 3.070 | 51.2 | IV |
| 5 | Delay in sanctioning | 6 (60) | 8 (72) | 10 (80) | 5 (35) | 11 (66) | 13 (65) | 1 (4) | 2 (6) | 3 (6) | 1 (1) | 3.963 | 56.1 | II |
| 6 | Delay in disbursement | 13 (130) | 7 (63) | 6 (48) | 6 (42) | 7 (42) | 14 (70) | 3 (12) | 2 (6) | - | 2 (2) | 3.169 | 52.8 | III |
| 7 | Lack of Transparency | 9 (90) | 9 (81) | 6 (48) | 10 (70) | 5 (30) | 1 (5) | 18 (72) | 1 (3) | 1 (2) | - | 3.435 | 57.25 | I |
| 8 | Lack of Information | 5 (50) | 3 (27) | 12 (96) | 7 (49) | 6 (36) | 7 (35) | - | 18 (20) | - | 2 (2) | 2.995 | 49.92 | V |
| 9 | Poor purchase post attitude | 5 (50) | 9 (81) | 2 (16) | 10 (70) | 3 (18) | 3 (15) | 5( 20) | 1 (3) | 20 (40) | 2 (2) | 2.890 | 48.2 | VII |
| 10 | Unfair charges | 5 (50) | 4 (36) | 5 (40) | 2 (14) | 11 (66) | 4 (20) | 2 (8) | 3 (9) | 3 (6) | 21 (21) | 2.531 | 42.18 | IX |

**Source: Primary Data**

**Inference:**

The table shows that kind difficulties of getting the housing loan from public sector banks lack of transparency was ranked first, delay in sanctioning was ranked third, improper response from officials was ranked fourth, lack of information was ranked fifth, ambiguous documentation was ranked sixth, poor post purchase attitude was ranked seventh, government policy regulations was ranked eight, unfair charges was ranked nine and remaining lengthy procedures was ranked tenth.

→ ***It conclude from the above table that the majority of the difficulties getting from the housing loans in public sector banks i.e., first rank of the lake transparency from the borrowers.***

### Table No. 2

### KIND OF DIFFICULITES OF GETTING HOUSING LOAN FROM PRIVATE SECTOR BANKS

| S.No | Kinds of difficulties in getting housing loan | No of Respondents | | | | | | | | | | Total Score | Mean Score | Rank |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | I | II | III | IV | V | VI | VII | VIII | IX | X | | | |
| 1 | Lengthy Procedure | 4 (40) | 5 (45) | 7 (56) | 4 (28) | 3 (18) | 6 (30) | 4 (16) | 10 (30) | 6 (12) | 11 (11) | 3,004 | 50.07 | IV |
| 2 | Government Policy | 14 (140) | 1 (9) | 7 (56) | 3 (21) | 7 (42) | 5 (25) | 5 (20) | 5 (15) | 8 (16) | 5 (5) | 2930 | 48.83 | VIII |
| 3 | Ambiguous Documentation | 9 (90) | 9 (81) | 6 (48) | 4 (28) | 3 (18) | 6 (30) | 5 (20) | 7 (28) | 8 (16) | 3 (3) | 3101 | 51.68 | I |

| | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **4** | **Improper response from official** | 7 (70) | 12 (108) | 5 (40) | 13 (91) | 5 (30) | 3 (15) | 7 (28) | 2 (6) | 3 (6) | 3 (3) | **3088** | **51.47** | **II** |
| **5** | **Delay in sanctioning** | 2 (40) | 9 (81) | 5 (40) | 9 (63) | 7 (42) | 8 (40) | 3 (12) | 4 (12) | 8 (16) | 5 (5) | **2957** | **49.28** | **VII** |
| **6** | **Delay in disbursement** | 4 (40) | | 10 (80) | 9 (63) | 11 (66) | 8 (40) | 7 (28) | 5 (15) | 2 (4) | 4 (4) | **2977** | **49.62** | **VI** |
| **7** | **Lack of Transparency** | 1 (10) | 4 (36) | 1 (8) | 12 (84) | 14 (84) | 6 (24) | 9 (36) | 4 (12) | 4 (8) | 5 (3) | **2840** | **47.33** | **IX** |
| **8** | **Lack of Information** | 2 (20) | 3 (27) | 13 (104) | 2 (14) | 5 (30) | 10 (50) | 6 (24) | 12 (36) | 4 (8) | 3 (3) | **3042** | **50.7** | **III** |
| **9** | **Poor purchase post attitude** | 2 (20) | 14 (126) | 3 (24) | 2 (14) | 1 (6) | 4 (20) | 11 (44) | 6 (180) | 13 (26) | 4 (4) | **2992** | **49.87** | **V** |
| **10** | **Unfair charges** | 15 (150) | 3 (27) | 3 (24) | 2 (14) | 4 (24) | 4 (20) | 3 (12) | 5 (15) | 4 (8) | 17 (17) | **2789** | **46.48** | **X** |

**Source: Primary Data**

**Inference:**

The table shows that kind of difficulties of getting the housing loan from private sector banks, ambiguous documentation was ranked first, improper responses from officials was ranked second, lack of information was ranked third, lengthy procedures was ranked fourth, poor purchase attitude was ranked fitith, delay in disbursement was ranked sixth, delay in sanctioning was ranked seventh, government policy was ranked eighth, lack of transparency was ranked nine and the remaining unfair charges was ranked Tenth.

→ ***It conclude that the majority of the difficulties from housing loans in the private sector banks i.e., first Ranked in the ambiguous documentation from the borrowers***.

**Table No. 3**
**LEVEL OF PERCEPTION**

| **Level of perception** | **Public sector Banks** | | **Private sector Banks** | |
|---|---|---|---|---|
| | **No of Respondents** | **Percentage** | **No of Respondents** | **Percentage** |
| High | 10 | 17 | 11 | 18 |
| Medium | 45 | 75 | 34 | 57 |
| Low | 05 | 08 | 15 | 25 |
| **Total** | **60** | **100** | **60** | **100** |

**Source: Primary Data**

**Inference:**

From the above table shows that clear out of 60 respondents from public sector banks, 17 respondents from high level satisfaction and 75 respondents were medium level of satisfaction and 08 percent of respondents were low level of satisfaction. Another 60 respondents from private sector banks, 18 percent of the respondents were high level of satisfaction and 57 percent of the respondents were medium level of perception and 25 percent of the respondents were low level of perception towards housing loan borrowers.

→ ***It is taken from the table that level of perception from the public and private sector banks in the medium level***

**Table No. 4**

**RELATIONSHIP BETWEEN THE GENDER AND LEVEL OF PERCEPTION**

| GENDER | Level Of Perception | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | Public sector Banks | | | | Private sector Banks | | | |
| | High | Medium | Low | Total | High | Medium | Low | Total |
| Male | 3(30) | 24(53) | 2(40) | 29 | 7(64) | 20(59) | 8(53) | 35 |
| Female | 7(70) | 21(47) | 3(60) | 31 | 4(36) | 14(41) | 7(47) | 25 |
| **TOTAL** | **10** | **45** | **5** | **60** | **11** | **34** | **15** | **60** |

**Source: Primary Data**

**Inference:**

From the table shows that it was clear that out of 60 respondents from public sector banks 30 percent of the respondents were high and 53 percent of the respondents revel that medium level and 40 percent of the respondents revel that low level in the Male Category. Another point of the 70 percent of the respondents were high level and 47 percent of the respondents were medium level and 60 percent of the respondents were low level perception of Female category. Another point out the 60 respondents of the level of perception from private sector banks. 64 percent of the respondents revel that medium level and 50 percent of the respondents were medium level and 53 percent of the respondents were low level of perception in the Male category. 41 percent of the respondents were high level and 41 percent of the respondents were low level and 47 percent of the respondents revel the low level of perception in the relationship from female category.

→ ***It taken from the above table among that relationship between gender and level of satisfaction in the 53 percent of the respondents were male category and 64 percent of respondents were high level of public sector banks. The female category of the respondents were 70 percent of high and 47 percent of low in the private sector banks.***

**Table No. 5**

**ANNOVA Gender Of The Respondents And Their Level Of Perception**

| Public sector Banks | | | | | |
|---|---|---|---|---|---|
| **Source Of Variations** | **Sum of square** | **Degree of freedom** | **Mean sum of squares** | **Ratio of F** | **Table value** |
| **Between Level of Perception** | 2.33 | 2 | 1.17 | 5.29 | 19 |
| **Between Gender** | 0.63 | 1 | 0.63 | 9.83 | 199.50 |
| **Error** | 12.37 | 2 | 6.19 | - | - |
| **Private sector Banks** | | | | | |
| **Between Level of Perception** | 6.33 | 2 | 3.17 | 01 | 19 |
| **Between Gender** | 16.33 | 1 | 16.63 | 5.21 | 18.513 |
| **Error** | 6.37 | 2 | 3.19 | - | - |

**Source: Primary Data**

**Inference:**

It could be seen from the public sector banks that they obtained F values 5.29 and 9.83 were less than the table values 19 and 199.50 at 5% level of significance. Hence the null hypothesis there is no significant association between gender of the respondents and their level of perception was accepted. As such it is concluded that the level of perception of difference gender of the gender of the respondents do not differ significantly. It could be seen from the private sector banks that obtained F values and were less than the table value 19 and 18.513 at 5 % level of significance hence the null hypothesis there is no significant association between gender of the respondents and their level of perception was accepted. As such it is concluded that the level of perception of different gender of the respondents do not significantly.

→ ***It conclude from the table in the public and private sector banks in the gender of the respondents and their level of perception from accepted***

**Table No. 6**

**LEVEL OF PERCEPTION TOWARDS HOUSING LOANS PRODUCTS PUBLIC AND PRIVATE SECTOR BANKS**

**Public sector banks significant at 0.05 level. Table value at 0.05 level for degree of freedom = (n-1) = 6-1=5, 2.571**

**Private sector banks significant at 0.05 level. Table value at 0.05 level for degree of freedom = (n-1) = 6-1= 5, 2.571**

| Level of Satisfaction towards housing loans products | Public sector Banks | | | | | Private sector Banks | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Mean Score | Standard Division | Co - Efficient | T-Test | Rank | Mean Score | Standard Division | Co - Efficient | T-Test | Rank |
| **Interest Rate** | 22 | 139.36 | 633.45 | 0.75 | **I** | 26 | 166 | 638.46 | 0.76 | **I** |
| **Mode of payment** | 22 | 142.24 | 646.55 | 0.73 | **III** | 26 | 169.28 | 651.08 | 0.74 | **II** |
| **Formalities** | 22 | 141.45 | 642.95 | 0.74 | **II** | 26 | 170.26 | 654.85 | 0.74 | **IV** |
| **Grievances hand link** | 22 | 144.19 | 655.95 | 0.73 | **V** | 26 | 172.66 | 664 | 0.09 | **V** |
| **Approved by employees** | 22 | 143.54 | 652.45 | 0.73 | **IV** | 26 | 174.83 | 672 | 0.72 | **VI** |
| **Financial support** | 22 | 144.54 | 657 | 0.72 | **VI** | 26 | 170 | 654 | 0.74 | **III** |

**Source: Primary Data**

**Inference:**

The table shows that the public sector banks co efficient of variation for the variables interest rate was the least score 633.45 and it was ranked first followed by Formalities 642.95 Mode of Payment 646.55 Approved by employees 652.45 and Grievance hand link 655.95 Financial support 657 and Another Private sector banks in the co efficient of variation for the variables Interest rate 638.46 and mode of payment 651.08 and Approved by employees 672 and financial support 654.

→ ***It conclude from the table shows that in the public and private sector from in the level of perception towards housing loans products in the first ranked from interest Rate.***

**FINDINGS**

1. It conclude from the above table that the majority of the difficulties getting from the housing loans in public sector banks i.e., first rank of the lake transparency from the borrowers.
2. It conclude that the majority of the difficulties from housing loans in the private sector banks i.e., first Ranked in the ambiguous documentation from the borrowers.
3. It is taken from the table that level of perception from the public and private sector banks in the medium level
4. It taken from the above table among that relationship between gender and level of satisfaction in the 53 percent of the respondents were male category and 64 percent of respondents were high level of public sector banks. The female category of the respondents was 70 percent of high and 47 percent of low in the private sector banks.
5. It conclude from the table in the public and private sector banks in the gender of the respondents and their level of perception from accepted
6. It conclude from the table shows that in the public and private sector from in the level of perception towards housing loans products in the first ranked from interest Rate.

**SUGGESTIONS**

1. The loan application formalities should be simplified.
2. The change of the terms and conditions especially with regard to interest rate considered.
3. The customer bring out transparency in the all transactions.
4. All information regarding housing loans should be available on the websites.

5. The should be uniformity in loan sanction procedure interest rate structure among the various lenders.
6. The formalities and paper work should be reduced while providing loan to the customer.
7. The services provided by the bank need to be automated.



**CONCLUSION**

The housing loan market in India has growth a rapid and alarming rate of over 40% over period of the last four years. And form the reports from one of the industry experts, it is evident that these is very little chance that these will be any significant decline in growth rates in the future. Therefore it becomes important at this point in time to examine the key factors that have been instrumental in triggering this high growth period these are several factors that can considered as having attributed to the growth of the loan market. In summary we conclude that both public and private sector banks truly desire to be the lending banks in housing loan sector. The service offered by them is competitive mostly people prefer public sector banks for housing loans. From the overall analysis the satisfaction level in relation to the service provided by public sector banks are high compared to private sector banks.

**SCOPE FOR FURTHER RESEARCH**

1. The features of housing loans it witnessing stiff completion.
2. There is well understood that housing is not a problem of all but it is problem economically poor and middle class people.
3. There should try to provide proper knowledge regarding their housing loan schemes.

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# A STUDY ON SERVICE QUALITY AND ITS EFFECTIVENESS ON CUSTOMER SATISFACTION IN INSURANCE SECTOR WITH SPECIAL REFERENCE TO LIC TIRUCHIRAPPALLI DIVISION



**Dr. K. VIJAYAKUMAR**
Assistant Professor & Research Advisor, PG & Research Department of Commerce, Jamal Mohamed College (Autonomous), *(Affiliated to Bharathidasan University),* Trichy- 20

**Mrs. N. SABRIN**
Assistant Professor & Ph.D Research Scholar,
Department of Commerce (SF- Women), Jamal Mohamed College (Autonomous), *(Affiliated to Bharathidasan University),* Trichy20.

## Abstract

*Service quality is taken into account to be in concert of the many issue to stay individuals safe and cured from diseases. The study has been dole out by using form as knowledge assortment techniques by coming up with twenty two things for service quality and thirty eight things for client satisfaction on a 5 purpose Liker scale. The descriptive analysis style has been followed to meet the objectives of the study. designated branches of life assurance Corporation of India, in operation within the Tiruchirappalli division were chosen for the study. Hence, this division is purposively designated by the investigator to research the standard of services provided by the life assurance Corporation and client satisfaction with insurance services. The results of the study reveals that the foremost necessary issue that impact on service quality dimension is tangible and fellow feeling therefore these are the foremost necessary factors of SERVQUAL model that impact on service quality. Future analysis might explore the service quality in numerous sectors in Madras generally and within the Tiruchirappalli region especially.*

***Keywords: Service Quality, Insurance, Customer Satisfaction, LIC***

**Introduction**

The trend of insurance firms shifting from a product-focused read to a customer-focused one has been developing recently as insurance product become progressively laborious to differentiate in ferociously competitive markets. Insurance firms in Bharat area unit consequently directional their methods towards increasing client satisfaction and loyalty through improved service quality. It is changing into fascinating for insurance firms to develop a client central approach for future survival and growth. The awareness has already that prompt , existing customer ,induce new customers to efficient and speedy alone will

tempt to continue and induce new customers to try the service of the company. In the insurance sector, most of the companies have equivalent offerings. Service marketers have completed over past few years that competition will be well managed through quality. Thus service quality is imperative to attain competitive advantage. Such differentiation will yield the next proportion of consumer's selections, and hence mean the difference between financial success and failure.

Service quality has three components including product, service, delivery and service environment whereas service product refers to the technical quality of service, service delivery refers to the functional quality of service and service environment refers to the internal and external activity of the service (Rust and Oliver & Mc Alexander, Goldenberg and Koenig, 1994).Service quality has become more important to improving public sector organization in the customer satisfaction. However, one will say that it's harsh to live service quality due to its distinctive characteristic particularly intangibleness, perish ability, no uniformity inseparability.

**Review of literature**

***Appalayya Meesalaa,, Justin Paulb (2016)*** "Service quality, consumer satisfaction and loyalty in hospitals" Thinking for the future Healthcare industry in developing countries has recorded high growth rate in the recent years. This study seeks to identify the most critical factors in hospitals related to service quality that will ensure survival and success in the future. This study was conducted using the data from the consumers who received services from 40 different private hospitals in Hyderabad, India. Tangibility, reliability, responsiveness, assurance and empathy (Service Quality dimensions), patient satisfaction and loyalty to the hospital were the variables considered for this study. A path analysis was done on AMOS V20 in order to compute path coefficients, direct and indirect effects of the variables on patient's satisfaction and also loyalty to the hospital. We found that reliability and responsiveness (not empathy, tangibility, and assurance) impact patients' satisfaction. Patient's satisfaction is directly related to patients' loyalty to the hospital. Marital status and age have no impact on the regression weights of the variables analyzed; however, it was found that to some extent gender does.

**Jaime Torres Fragoso et.al., (2017)** "Assessment of banking service quality perception using the SERVPERF model" The purpose of this article is to evaluate the quality of the services provided by the two most important banks that operate in Mexico, using as case study those branches that are located in the four main cities of the Isthmus of

Tehuantepec: Ixtepec, Juchitán, Tehuantepec and Salina Cruz. The methodological strategy of this investigation resided in the application of a modified version of the SERVPERF model, one of the most important in this type of studies, which assesses the perception of the clients based on five criteria: reliability, responsiveness, safety, empathy and tangible elements. Strictly speaking, these criteria or dimensions jointly define the quality of the service received. The results found indicate that, in general terms, the assessment of the clients of both banks regarding their services is high, which could be explained by the establishment of very low expectations by the users according to the specific socioeconomic variables. Additionally, significant differences were found regarding the assessment between groups of people according to the different analyzed variables, such as occupation, level of education and age range.

***Sukhvinder Singh Paposa*, et.al., (2019)** "Service Quality and Customer Satisfaction": Variation in Customer Perception Across Demographic Profiles in Life Insurance Industry This study investigates the impact that service quality has on customer satisfaction in India's Life Insurance Industry. Moreover, the study attempts to identify the variation in perception of service quality among respondents in relation to demographic profiles. The sample consists of policy holders who receive services from life insurance companies in Durg region, Chhattisgarh. The study employs the various attributes as stated in the SERVPERF model like tangibility, reliability, assurance/safety, empathy, responsiveness along with an additional component of technology to evaluate the perception of policy holders in relation to service quality. Results of the study confirm that quality of services has a significant impact on satisfaction of the customer in life insurance industry. Age and occupation are the two most important demographic variable, which have significant effect on the overall service quality perception. From a managerial perspective, the research work gives a better understanding of how customers assess the service quality and the parameters which the service providers need to take care of while delivering services.

**Scope of the study**

This study throws illumination on the service quality and its impact on policy holder. An attempt has been made in this research to analyze how Life Insurance Corporation are attracting various customers and how the policy holder are satisfied with the service quality provided by the Life insurance Corporation of India. This study will be helpful to draw up further policy for improving customer satisfaction and will act as a secondary data for further

research.

**Statement of the problem**



In today's competitive environment, economic enterprise delivering quality service is of utmost importance. The easement of Indian economy ushered in associate era of competitive selling resulting in the unconventional changes within the entire gamut of product and services. The service sector, as yet restricted in nature and scope, became associate aggressive mode appropriating the front stage touching nearly each sphere of act, viz., banking, insurance, info technology, welfare etc. and accounted for approximately two-third of worldwide Gross National Product right from the beginning of the twenty first century. Therefore, in this study an attempt has been made to seek answer to the research questions such as how are customers satisfied with the service provided by the LIC in the study area? Hence, in the present study, an attempt has been made to analyze the service quality and the effectiveness of customer satisfaction in LIC Tiruchirappalli division, Tamilnadu.

**Objectives of the study**

- To assess the perception of the policy holders on service quality of LIC Tiruchirappalli division, Tamilnadu.
- To analyze the level of customer satisfactions with service provide by the study unit.
- To find out the effects of service quality dimensions on customer satisfaction.
- To find the results and suggests suitable measures to the company for the development improvements.

**Research Methodology**

**Research Design**

The study explores the effective service quality on customer satisfaction with Life Insurance Corporation of India Tiruchirappalli division. The descriptive research design has been followed to fulfill the objectives of the study. Selected branches of Life Insurance Corporation of India, operating in the Tiruchirappalli division were chosen for the study. Hence, this division is purposively selected by the researcher to analyze the Quality of services provided by the Life Insurance Corporation and customer satisfaction with insurance services.

**Data Sources**

Primary data was gathered by researcher using questionnaire and by interviewing variety of customers directly. Secondary data used by researcher includes published articles, research papers, and published books, relevant papers or journals and magazine.



**Population**

The population of the study constitutes the total number of policy holders in the Life Insurance Corporation of India, Tiruchirappalli Division, Tamil Nadu.

**Sample Size**

Tiruchirappalli district is in the centre of Tamil Nadu and bounded by similar districts on all sides. The Uniqueness of the district is the composition of various types of people with varied levels of education, income, expenditure pattern, occupation, population density and standard of living. Study area prompted the research to select this district .The Tiruchirappalli Division consists of two branches in urban area (Tiruchirappalli - I& II). Since the number of policy holders in each branch was large, the policy holders could be selected on proportional basis, a sample of 100 policy holders, 50 from each branch were selected on the basis of disproportionate stratified random sampling method.

**Statistical Techniques**

The statistical tests used in the study include, Percentage, Mean, Standard Deviation, Karl Pearson Coefficient Correlation analysis. SPSS20 version was used to compute and analyze the data.

**Study limitations**

This sample cannot lead to the generalizability of the findings and the results may not be implied conclusively to the whole life insurance industry. Additional studies are recommended to fill this gap. The study is purely based on the policy holders' opinion. The researcher felt that the policy holders might express a biased opinion, which may limit the validity of the study. Respondents' opinion may change from time to time and the responses are subject to variation depending upon the situation and the attitude of the respondents at the time of the survey.

**Data analysis and interpretation**

**Table No.- 4.1: Socio-economic profile of LIC policy holder**

| Particulars | No.of respondents | Percentage |
|---|---|---|
| **Gender** | | |
| Male | 61 | 61 |
| Female | 39 | 39 |
| **Age** | | |
| Below 30yrs | 4 | 4 |
| 31 to 40yrs | 26 | 26 |
| 41 to 50yrs | 51 | 51 |
| 51yrs & above | 19 | 19 |
| **Educational qualification** | | |
| SSLC | 13 | 13 |
| Hsc | 19 | 19 |
| Technical | 5 | 5 |
| Graduates | 63 | 63 |
| **Occupation** | | |
| Private Employees | 59 | 59 |
| Government Employees | 13 | 13 |
| Entrepreneur | 28 | 28 |
| **Monthly income** | | |
| Below Rs.20000 | 17 | 17 |
| Rs.20001 to 30000 | 57 | 57 |
| Rs.30001 & above | 26 | 26 |

*Source: Primary data*

The above table reveals that majority (61 per cent) of the respondents was male and remaining 39 per cent were female. Majorities (61 per cent) of the respondents were male and remaining 39 per cent were female. More than half (51 per cent) of the respondents were 41 to 50yrs of age group, 26 per cent were 31 to 40yrs, 19 per cent were 51yrs and above and remaining 4 per cent were below 30yrs. Majority (63 per cent) of the respondents were graduates, 19 per cent were higher secondary school, 13 per cent were SSLC and remaining 5 per cent were technical graduates. Majority (59 per cent) of the respondents was private employees, 28 per cent were entrepreneurs and remaining 13 per cent were government employees. Majority (57 per cent) of the respondents were monthly income between Rs.20001 to 30000, 26 per cent were Rs.30000 & above and remaining 17 per cent were below Rs.20000.

**Table No.- 4.2: Various dimensions of Service Quality**

| Particulars | Low | Moderate | High |
|---|---|---|---|
| Tangibles | 55 | 35 | 10 |
| Reliability | 61 | 24 | 15 |
| Assurance | 56 | 30 | 14 |
| Responsiveness | 65 | 21 | 14 |
| Empathy | 61 | 32 | 07 |
| Overall Service Quality | 54 | 32 | 14 |

*Source: Primary data*

More than half (55 per cent) of the respondents have low perception and 35 percent of the respondents have moderate level of perception. More than half (61 per cent) of the respondents have low perception and 24 percent of the respondents have moderate level of perception. About 15 per cent of the respondents have perceived high level towards service quality with regard to reliability. More than half (56 per cent) of the respondents have low perception and 30 percent of the respondents have moderate level of perception. About 14 per cent of the respondents have perceived high level towards service quality with regard to assurance. More than half (65 per cent) of the respondents have low perception and 21 percent of the respondents have moderate level of perception. About 14 per cent of the respondents have perceived high level towards service quality with regard to responsiveness. More than half (61 per cent) of the respondents have low perception and 32 percent of the respondents have moderate level of perception. About 7 per cent of the respondents have perceived high level towards service quality with regard to empathy. More than half (54 per cent) of the respondents have low perception and 32 percent of the respondents have moderate level of perception. About 14 per cent of the respondents have perceived high level towards service quality with regard to overall service quality.

**Table No.- 4.3: Distribution of the respondents and their overall customer satisfaction**

| Level of Satisfaction | No.of respondents | Percentage |
|---|---|---|
| Low | 59 | 59 |
| Medium | 27 | 27 |
| High | 14 | 14 |

*Source: Primary data*

More than half (59 per cent) of the respondents have low perception and 27 percent of the respondents have moderate level of perception. About 14 per cent of the respondents have perceived high level towards service quality with regard to overall customer satisfaction.

**Table No.- 4.4: Karl Pearson Coefficients Correlation between variables**

| Customer Satisfaction | Correlation Value | Statistical Inference |
|---|---|---|
| Tangibles | 0.98** | **p<0.01 Significant |
| Reliability | 0.91** | **p<0.01 Significant |
| Assurance | 0.96** | **p<0.01 Significant |
| Responsiveness | 0.89** | **p<0.01 Significant |
| Empathy | 0.91** | **p<0.01 Significant |
| Overall Service Quality | 0.99** | **p<0.01 Significant |
| n | 100 | |

The above shows the results of testing the relationship between service quality features and customer satisfaction. The outcomes of testing the relationship display that tangible, reliability, assurance, responsiveness and empathy is positively and significantly related to the overall service quality, therefore the hypothesis is supported. These statistical results show that the service quality characteristics are important of customer satisfaction in the organizational samples.

**Suggestions**

- The findings of the study suggest that the Life Insurance Corporation of India needs to focus more tangibles, reliability, responsiveness, assurance and empathy to enhance service quality, which could contribute to raise the level of policyholders' satisfaction.
- The LIC should be ensuring that its employees are polite towards policy holders while transacting their business. The LIC should provide adequate support to its employees to do their job well.
- The Life Insurance Corporation of India should pay more attention to customers' needs.
- It should increase policy holders' satisfaction by increasing its capacity to respond promptly to policy holders' problems and should politely listen to the policy holders while addressing the issue.
- The 24x7 customer care is an important area and produces a direct impact on customer satisfaction. Therefore, the Life Insurance Corporation of India should take efforts for the best customer care services.
- The Life Insurance Corporation of India should improve its infrastructure and use the latest technology to provide better service to policy holders.
- The LIC should remind the policy holders periodically about the payment premium and loan through its employees and its agents and also through e-mail and SMS to policy holder's mobile phone.
- The LIC needs to carry out research studies continually to study quality perceptions of the policy holders and initiate measures for improvement. This requires total management commitment as well as employees involvement in the process.

**Scope for Further Research**

A similar study could be conducted with a larger sample size so that result could be generalized to a larger population. Further research should be carried out in order to enhance the understanding of the concept of service quality and customer satisfaction. It is also

recommended that similar future research could be conducted taking in all the states in India and with more sample sizes; also to differentiate between public and private sector insurance companies. This study may be carried out in other areas comprised of multiple cultures in order to find out the applicability of the SERVQUAL model in other service organizations.



**Conclusion**

The result of the study indicates that policy holders perceived service quality as poor in all service quality dimensions of tangibles, reliability, responsiveness, assurance and empathy. The study also reveals that the overall satisfaction of the policy holders is poor in Life Insurance Corporation of India in the study area. Time based competition, quality, product range, timely advertisement, follow up, prompt and error free service are the key ingredients for the good service and it will boost up the sale of insurance products.

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# SATISFACTION OF EMPLOYEES WORKING FROM HOME DURING COVID - 19 WITH REFERENCE TO TIRUCHIRAPPALI DISTRICT



**Dr. N. MOHAMED SIDDIQ**
Assistant Professor, PG & Research Department of Commerce,
Jamal Mohamed College (Autonomous), (Affiliated to Bharathidasan University)
Tiruchirappalli

**Dr. E. MUBARAK ALI**
Associate Professor & Head, PG Department of Commerce,
Jamal Mohamed College (Autonomous), (Affiliated to Bharathidasan University)
Tiruchirappalli

***Abstract***

*In this 21st century particularly during pandemic situation the only flexible work arrangement in organization is working from home. The outcomes of these arrangements consist of both positive and negative. The working from home provides to employees more opportunity to focus on their work tasks. The regular face to face contacts with co-workers significantly reduce, when working away from the office. In the absence of physically monitoring, the employees have greater discretion in how, under what condition and when they complete allocated tasks. This also increases flexibility among the employees over performance of work. Work from home enables more autonomy in job, which is likely to be associated with more productivity. Virtual work or working from home was not predominantly an option for all industries before COVID-19, but somehow now it has become a new normal and unprecedented. It has always been an area of exploration, whether there is an association between working from home and employee job satisfaction. The study result showed, the majority of employees were satisfied even working from home, but some crucial aspects of job satisfaction were also seen, which cannot be ignored.*

**Keywords: Work from Home, Virtual Work, Job Satisfaction, ICT.**

## Introduction

Work from Home (WFH) is a working arrangement in which a worker fulfils the essential responsibilities of his/her job while remaining at home, using information and communications technology (ICT). For this purpose during COVID-19 pandemic, the term "working from home" is used to refer uniquely to home-based teleworking as a temporary, alternative working arrangement. It requires a shared responsibility and commitment by both

employers and workers to ensure business continuity and employment. When worksites and premises are closed across the entire company as a precautionary measure or as a result of a government directive, companies may be able to implement WFH arrangements to achieve continuity of service, maintain productivity, and preserve jobs while safeguarding the safety and health of workers. The responsibility for WFH arrangements is shared, and it requires the commitment of both employers and workers to make it successful. Both employers and workers should be practical, flexible and sensible to each other's situation when implementing WFH arrangements. Modern working life adapted the system of work from home. Work from home referred as the concept of working in a concern where the employees do not have to commute to a central and single place of work. It is also called telecommuting and remote work. The development in information and communication technologies has made it very easier to complete the tasks outside of the workplace because of good internet connectivity as well as reasonable price, more user-friendly computers, laptops and other similar gadgets. This made working from home easier as well as feasible to perform tasks and likely reduced the employer costs of providing such arrangements.

**Review of Literature**

**Dr.Shareena P, Mahammad Shahid (2020)** in their article titled 'Work from Home during Covid 19: Employees Perception and Experiences' provide a number of potential avenues of future research. It includes the differences in opinion of employees towards work from home across the states. Due to COVID 19, employees of all the sectors are introduced to the concept of work from home for the first time hence comparative study of perception of employees towards work from home of different sectors can be studied.

**Manoj Bhattaral (2020)** performed a research study on 'Working from home and job satisfaction during the pandemic times'. The results from the study indicated that if an individual had to work more than the office hours (which they called overworked) they tend to be less satisfied compared to some people who were commuting a long hour every day could save that time for their family due to no commute. Further, people were found happy to save the gas expense or transit fees leaning to a more satisfied side compared to the pressure of virtual meetings for hours and more regularly every week.

**Amit Kramer, Karen and Kramer (2020)** conducted a research study on 'pandemic on occupational status, work from home, and occupational mobility'. The study identified three key areas of research inquiry: a) changes in occupational status and their relationship to

meaningful work and calling; b) how the work home arrangement might change organizational attitudes toward which occupational groups and individuals are better suited to work from home; and, c) how occupations may be further segmented into core and periphery. They concluded that overall, while some occupational groups might benefit from the pandemic, its overall impact will increase and broaden income, gender, racial, and ethnic inequality

**Importance of the Study**

The present pandemic caused by COVID-19 has caused unprecedented turmoil in human lives. Invoking the typology of crises, we classify COVID-19 as an intractable crisis that necessitated nations to impose lockdowns. As national economies and businesses got a severe blow with this closure, organizations encouraged employees to work from home. Drawing upon the employee isolation literature, we aimed to examine the impact of work from home on employees during the lockdown. This study would help us learn about the nature, satisfaction of employee and quality of work in the context of the current crisis.

**Scope of the Study**

The novel Corona virus changed everything overnight, the lockdown was enforced, and social distancing became the new norm. People are staying connected with friends and family through video calls and schools have started giving online classes on video conferencing apps. With the lockdown in place, more than 3 billion people, excluding the essential workers like defense and healthcare officials, have been pushed to work from home. The current study covers satisfaction of employees working from home during covid - 19 with reference to Tiruchirappalli district. The study can only consider limited aspects and analyze them to a certain degree of depth in this research.

**Statement of the Problem**

This study is to find the solutions to the various research questions like is work from home (WFH) the new normal? Is WFH better than working at a designated workplace?, Is it just a temporary measure or is it here to stay?, and Why are companies not keen on opening right now?

**Objectives of the Study**

The following are the main objectives of the study:

1. To measure the willingness of respondents to work from home
2. To know the opinion of respondents towards work from home.
3. To analyse the problems faced by the employees during WFM.

**Methodology**

The study is based on the both primary and secondary data. The primary data have been collected from the employees of private sector with the help of questionnaire. The secondary data have been collected from published and unpublished books, journals, reports and encyclopedia and through web sites of World Labour Organisation (WLO).

**Sampling**

The population selected for this particular study is, employees working from home in Tiruchirappalli district. The sample size has been restricted to 120 employees keeping in mind the research objectives and constraints. The study has been carried out by adopting Disproportionate Stratified Random Sampling.

**Limitations of the Study**

Every study has its own drawbacks and the present study also has some limitations due to the environment where it was undertaken.

- The responses may be personally biased
- Only Private sector employees are chosen for this study
- Sample Size selected for the study is very small due to time constraints.

**Analysis and Interpretation of Data**

**Table - 1**

**CORRELATION CO – EFFICIENT BETWEEN OCCUPATION AND PROBLEMS FACED BY THE RESPONDENTS**

| | | Low compensation | Lack of Career growth | Poor Management | Poor Relation with Co-workers | Lack of Appreciation and Recognition | Poor Work-Life Balance | Poor facilities |
|---|---|---|---|---|---|---|---|---|
| Low compensation | Pearson Correlation | 1 | | | | | | |
| | Sig. (2-tailed) | | | | | | | |
| Lack of Career growth | Pearson Correlation | .356** | 1 | | | | | |

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | Sig. (2-tailed) | .000 | | | | | | |
| Poor Management | Pearson Correlation | .350** | .657** | 1 | | | | |
| | Sig. (2-tailed) | .000 | .000 | | | | | |
| Poor Relation with Co-workers and Managers | Pearson Correlation | .321** | .531** | .473** | 1 | | | |
| | Sig. (2-tailed) | .000 | .000 | .000 | | | | |
| Lack of Appreciation and Recognition | Pearson Correlation | .390** | .494** | .504** | .264** | 1 | | |
| | Sig. (2-tailed) | .000 | .000 | .000 | .000 | | | |
| Poor Work-Life Balance | Pearson Correlation | .358** | .455** | .427** | .445** | .346** | 1 | |
| | Sig. (2-tailed) | .000 | .000 | .000 | .000 | .000 | | |
| Poor facilities | Pearson Correlation | .255** | .402** | .342** | .321** | .334** | .381** | 1 |
| | Sig. (2-tailed) | .000 | .000 | .000 | .000 | .000 | .000 | |

**. Correlation is significant at the 0.01 level (2-tailed).

**Table – 2**

| Particulars | HS | S | N | DS | HDS |
|---|---|---|---|---|---|
| Feel about working from home | 34 | 56 | 11 | 15 | 4 |
| Work Routine | 33 | 48 | 27 | 7 | 5 |
| Work and Life Balance when WFH | 48 | 43 | 12 | 11 | 6 |
| Suitable Workspace | 8 | 17 | 12 | 46 | 37 |
| Contact with your team and Manager | 32 | 23 | 32 | 17 | 16 |

| | | | | | |
|---|---|---|---|---|---|
| Feel trusted to work from home | 29 | 52 | 21 | 9 | 9 |
| Organization is providing the proper support | 39 | 52 | 11 | 6 | 2 |
| Equipment Needed | 27 | 46 | 10 | 22 | 15 |
| Working From Home Satisfaction | 56 | 49 | 7 | 4 | 4 |
| Working From Home after COVID-19 | 36 | 53 | 23 | 6 | 2 |
| Family responsibilities | 36 | 44 | 19 | 12 | 9 |
| Adaption to implementing WFH arrangements | 27 | 56 | 16 | 11 | 10 |

**Table – 3**

**ANALYSIS OF VARIANCE BETWEEN INCOME AND PROBLEMS FACED BY THE RESPONDENTS**

| | | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| Low compensation | Between Groups | 5.780 | 4 | 1.445 | 1.086 | .363 |
| | Within Groups | 592.240 | 445 | 1.331 | | |
| | Total | 598.020 | 449 | | | |
| Lack of Career growth | Between Groups | 36.718 | 4 | 9.179 | 11.107 | .000 |
| | Within Groups | 367.782 | 445 | .826 | | |
| | Total | 404.500 | 449 | | | |
| Poor Management | Between Groups | 33.134 | 4 | 8.283 | 8.987 | .000 |
| | Within Groups | 410.146 | 445 | .922 | | |
| | Total | 443.280 | 449 | | | |
| Poor Relation with Co-workers and Managers | Between Groups | 6.026 | 4 | 1.507 | 1.502 | .200 |
| | Within Groups | 446.294 | 445 | 1.003 | | |
| | Total | 452.320 | 449 | | | |
| Lack of Appreciation and Recognition | Between Groups | 29.467 | 4 | 7.367 | 7.719 | .000 |
| | Within Groups | 424.713 | 445 | .954 | | |
| | Total | 454.180 | 449 | | | |

| | | | | | | |
|---|---|---|---|---|---|---|
| Poor Work-Life Balance | Between Groups | 13.283 | 4 | 3.321 | 3.447 | .009 |
| | Within Groups | 428.717 | 445 | .963 | | |
| | Total | 442.000 | 449 | | | |
| Poor facilities | Between Groups | 41.146 | 4 | 10.286 | 9.969 | .000 |
| | Within Groups | 459.174 | 445 | 1.032 | | |
| | Total | 500.320 | 449 | | | |



**Findings**

The followings are the major findings of the study:

- ✓ Major employees face Lack of Appreciation and Recognition problem during work from home employment.
- ✓ Most of the employees enjoy WFH due to different environment and they feel sophistication while work from their home.
- ✓ Many employees feel lack of career growth while working from home and loss of employment.

**Suggestions**

The following are the various suggestions of the study:

- ➢ It is suggested that every organization should provide necessary facilities to the employees to perform their job without any barriers.
- ➢ It is suggested that proper compensation and career growth should be provided to motivate them to satisfy the employees.
- ➢ It is suggested that the organization should maintain relation with the employees to create good morale.
- ➢ It is suggested that the organization must promote the work life balance of the employees.

**Conclusion**

The year 2020, took off with imminent fears of economic slowdown amid trade war, stringent immigration regulations and protectionist approach of governments around the world. The fear of recession alike 2008 in making came alive with the spread of novel corona virus, popularly now called COVID19. It has infected millions and claimed hundreds of thousand lives so far with the count continuously increasing. The WHO has equated Covid19 to a pandemic that has compelled countries around the call to call for

compulsory social and economic lockdown to control the apocalypse. Prolonged lockdown, social distancing and personal hygiene are suggested preventive measures to flatten the curve of exponentially increasing spread of Covid19 pandemic. It has gravely impacted trade, economy and social lives of humans everywhere. Humans are grappling to keep self and loved ones free from the infection, everyone is trying to adapt to a new way of living life. Organizations too were pressed to change the way they operate, in general the entire world is changing the manner in which it had been functioning for past few decades. Almost all commercial and social event had to be suspended to control Covid19 spread, people were compulsorily directed to stay inside, companies were forced to shut down their offices with only ones with essential services allowed to operate with specific instructions of safety and hygiene. Work From Home was allowed in industries that could leverage technology effectively to keep economy moving.

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# A STUDY ON CUSTIOMER PERCEPTION TOWARDS THROUGH ONLINE SHOPPING IN TRIUCHIRAPPALLI DISTRICT

**Dr. S. LATHA MAHESWARI**
Assistant Professor of Commerce
Jamal Mohamed College (Autonomous)
Tiruchirappalli - 20



***Abstract***

*Online shopping is a form of electronic commerce which allows consumers to directly buy products from a seller over the internet using a web browser. The emergence of the web has created opportunities for firms to remain competitive by providing customers with a convenient, faster and cheaper thanks to make purchases. According to a study quite 627 million people used internet for on line shopping of books, airline tickets/reservations clothing/shoes, videos/games and other electronic products. So the present paper is an effort to explore the factors influencing consumers to shop for online. Primary data was collected from 50 respondents using random sampling technique with the help of structured questionnaire.*

***Keywords – Consumer attitude ,online payment ,online shopping, perception, product information, price consciousness.***

## 1.1 Introduction

Shopping is part of every day's life. Some of them get the necessities from shopping, others get something more. It is viewed as a way to release the stress, a way to complete some desire in the mind, or a way to add some flavor to the mechanical way of life. Shopping is probably one of the oldest terms used to talk about what we have all been doing over the years. Then again, in ancient times, the terms that would have been used would be 'trading' or 'bartering' and probably even 'market.' So what has traditional shopping have to offer now that the internet has widely opened up many more enticing market to the current consumers. Nowadays, more and more people would go shopping via Internet, thanks to the prevalence of the computer. Online shopping is a wider process through which customers purchase products and services with the help of the internet.

## 1.2 Statement of Problem

Online shopping has gained a more importance in today's marketing conditions. But same time increased the number of scamps, fraudulent practices and cheating of consumers. Such manipulating activities had widely created a sense of fear in the minds of customers and also negative impact in the attitude of consumers towards purchases on online shopping. The

problem area of this survey is consumer's perception towards online shopping will determine the factors that influence customers to shop online and those factors will help the companies to formulate their marketing strategies towards online marketing.



### 1.3 Scope of the Study

The scope of the study is restricted to Trichy city. This study thoroughly aims to examine the mode of buying behavior and degree of satisfaction of consumers on online shopping business.

### 1.4 Objectives of the Study

To know the consumers perception towards online shopping.

To know the type of products purchased by consumers through online shopping.

To identify the factors influencing consumers to buy online.

### 1.5 Area of the Study

The present study has covered in Trichy District. It was selected for this study, because of the customer purchases through online shopping are functioning very successful manner and also researchers own district.

## 2. Literature of Review

**Chou, Chen and Lin (2015)** examined the role of electronic satisfaction and trust on electronic loyalty. With the help of 482 respondents, SEM was used for analyzing the data.CFA was used for checking reliability and validity. Study showed that for female online shoppers there was positive relationship between electronic satisfaction, trust and loyalty. Akagun and Akbay(2008) identified.

**Thakur Sonal and Aurora Rajinder (2015)** found that Internet is one of the ways which is changing the consumers shopping and buying behaviour. Mostly consumers are using the internet to buy the product and to compare prices and features of product therefore; e-companies should understand the internet users' perception towards the online shopping. The prospect of online marketing is increasing in India with the increasing internet literacy.

**K. Rama Mohana Rao and Chandra Sekhar Patro (2016**) the study focuses on identifying and analyzing the various factors influencing the consumers' perception towards e-shopping on different products available in the online retail market. The findings of the study established the fact that consumer perception on e-shopping depends upon different factors which can be broadly identified as convenience, website design, delivery, price advantage, reliability, and responsiveness. According to the study, most of the respondents are satisfied with the current conditions. But there still have several indicators that are needed

to be improved. Due to increase in e-shopping websites, the in-store shoppers need to attract the consumers with more attractive offers and quality products.

**Vidyashree.D.V, Alay.P, and Shobha.H.N (2018)** examined that consumer's perception on online shopping varies from person to another and the perception is limited to a certain extent with the availability of the proper connectivity and the exposure to the online shopping has to be improved to make the customer satisfied. The perception of the consumer also has similarities and difference based on their personal characteristics usage based on their needs and demand. In the day to come online shopping has tremendous potential and more and more business are going to add online platform to offer extended retailer's shelves in the customers. However they have to build up the trust by offering value service to the customers to sustain in the long run.



**3.Research Methodology**

The researcher adopts the descriptive research design for this study. By using questionnaire the data collection and using SPSS the output are generated. Based on the result of percentage analysis and they are findings and suggestions are offer based on the description of the researcher view.

**3.1 Methods of Data Collection**

The study used primary and secondary data for analysis according to the objective set out in the study, primary data were collected by interview schedule method. a well structured pretested questionnaire was used. The questionnaire comprised of two parts. Part A deals with personal information. Part B deals with on line shopping scale created were used in the current study. Secondary data were collected from websites and subject book.

**3.2 Sample Design**

Convenient sampling method was adopted by the researcher and selected the samples in Trichy District.

**3.3 Sample Size**

Sample of the Study to achieve objectives, amended questionnaire were distributed to 50 respondents. Data was collected through convenience sampling technique.

**Limitations of the Study**

The sample size which is used in the study is only 50 due to time constraints. The time limit for the research was small to collect information for an in-depth study. It is always a matter of chance, how much true information is provided by the respondents. Their opinion may be biased by the virtue of their or their known ones perception or experience. Sometimes

respondents don't really understand what specific information would infer. The study is conducted only in restricted areas. So, it might not give the exact picture of the Customer perception in online shopping.



## Analysis and Interpretation

### Personal Background of the Respondents

| S.No | Personal Characteristics | No. of respondents | Percentage [ %] |
|---|---|---|---|
| **Gender of the Respondents** | | | |
| 1 | Male | 24 | 48 |
| 2 | Female | 26 | 52 |
| | Total | 50 | 100 |
| **Age of the Respondents** | | | |
| 1 | Below 30 years | 28 | 56 |
| 2 | 30 – 40 years | 12 | 24 |
| 3 | Above 40 years | 10 | 20 |
| | Total | 50 | 100 |
| **Family Status of the Respondents** | | | |
| 1 | Single | 33 | 66 |
| 2 | Married | 17 | 34 |
| | Total | 50 | 100 |
| **Occupational Status of The Respondents** | | | |
| 1 | Salaried | 20 | 40 |
| 2 | Professional | 20 | 40 |
| 3 | Business man | 10 | 20 |
| | Total | 50 | 100 |
| **Income Status of the Respondents** | | | |
| 1 | Below 50000 | 10 | 20 |
| 2 | 50000 – 100000 | 18 | 36 |
| 3 | 100000 – 200000 | 15 | 30 |
| 4 | 200000 – 300000 | 7 | 14 |
| | Total | 50 | 100 |

Source : Primary data

**Classification of the Respondents Based on Product Purchase from On Line Shopping**

| Particulars | Frequency | Percentage |
|---|---|---|
| Mobile | 15 | 30 |
| Tickets | 12 | 24 |
| Books | 09 | 18 |
| Computer | 04 | 8 |
| Cosmetics | 03 | 6 |
| Clothes | 07 | 14 |
| Total | 50 | 100 |

Source : Primary data

From the above table shows that 30 per cent of the respondents buy mobiles through online and few by cosmetics, television, computer and other products.

**Classificaion of the Respondents Based on Reason for Online Shopping**

| Particulars | Strongly agree | Agree | Neutral | Disagree | Strongly Disagree | Total |
|---|---|---|---|---|---|---|
| Save Time | 18 | 15 | 10 | 4 | 3 | 50 |
| Save Money | 15 | 13 | 9 | 7 | 6 | 50 |
| More Efficient | 16 | 14 | 9 | 6 | 5 | 50 |
| Home Delivery | 12 | 10 | 11 | 7 | 10 | 50 |
| Quick Shopping | 17 | 15 | 10 | 5 | 3 | 50 |

Source : Primary data

From the above shows that 18 respondents says that save time through online purchasing and 17 respondents says quick shopping through online mode.

**Relationship between Income and Purchase of Product**

The following null hypothesis were framed and significant of these were tested with chi-square test and t – test with per cent level of significance.

$H_0$ – There is no significant relationship between income and purchase of product.

$H_0$ – There is no significant relationship between age and purchase of product.

| O | E | $(O-E)^2$ | $(O-E)^2/E$ |
|---|---|---|---|
| 8 | 6.8 | 1.44 | 0.212 |
| 12 | 12.24 | 0.0576 | 0.005 |
| 10 | 10.2 | 0.04 | 0.004 |
| 4 | 4.76 | 0.5776 | 0.121 |
| 4 | 3.2 | 0.64 | 0.2 |

| | | | |
|---|---|---|---|
| 5 | 5.76 | 0.5776 | 0.100 |
| 4 | 4.8 | 0.64 | 0.133 |
| 3 | 2.24 | 0.76 | 0.339 |
| 3 | 3.4 | 0.16 | 0.047 |
| 6 | 6.12 | 0.0144 | 0.002 |
| 5 | 5.1 | 0.01 | 0.002 |
| 3 | 2.38 | 0.3844 | 0.162 |
| 3 | 3.8 | 0.64 | 0.168 |
| 6 | 6.84 | 0.7056 | 0.103 |
| 8 | 5.7 | 5.29 | 0.928 |
| 2 | 2.66 | 0.4356 | 0.164 |
| 2 | 2.8 | 0.64 | 0.229 |
| 7 | 5.04 | 3.8416 | 0.762 |
| 3 | 4.2 | 1.2544 | 0.299 |
| 2 | 1.96 | 0.0016 | 0.001 |
| | | Total | 3.981 |

Source : Primary data

$$X^2 = \sum(0- E)^2 / E = 3.981$$

d.f. : v = (X-1) (c-1)

(4-1) X (5-1)

3X4 = 12

$V=12 \quad X^2_{0.05} = 21.0$

From the above table shows that the $X^2$ is less than the table value. The null hypothesis is accepted. Hence there is no significant relationship between income and purchase of product.

**Relationship Between Age Group and Product Purchase from Online Shopping**

| $X_1$ | $(X_1 – Mean1)$ | $(X_1 – Mean1)^2$ | $X_2$ | $(X_2 – Mean2)$ | $(X_2 – Mean2)^2$ |
|---|---|---|---|---|---|
| 28 | 11 | 121 | 15 | 3 | 9 |
| 12 | 0 | 0 | 12 | 0 | 0 |
| 10 | 1 | 1 | 09 | 3 | 9 |
| | | | | | |
| 50 | | 122 | 36 | | 18 |

Source: Primary data

Mean 1 = 50/3 = 17 Mean 2 = 36/3 = 12

T test formula = Mean 1- Mean 2

Square root of summation $(X_1 – Mean1)^2$ + summation $(X_2 – Mean2)^2$X square root of $1/n_1+1/n_2$

T test = 17-12Square root of122+12/3+3-2 + Square root of 1/3+1/3

T test value = 1.308

d.f Table value = .v=4 $t_{0.05}$ = 2.776

From the above table shows that t test value 1.308 is less than the table value of t(2.776) the null hypothesis is accepted. Hence there is no significant relationship between in two groups.(Age and purchase of product)



**Findings**

A Majority of 52 per cent of the respondents through online shopping are belonging at Female category.

A Majority of 56 per cent of the respondents of the online customers are belonging at age group 20-30 years.

40 per cent of the respondent purchases product through online shopping by salaried and professional people.

Majority of 18 respondents opinion regarding for enriching the saving time for purchasing through online mode.

**Suggestions**

Customer use internet not only to buy the products online but also to compare prices product features and after sales services

Online shopping as it saves time, money and there are varieties of choices

Online shopping helps them quick accessibility of wide variety of product.

Most of the customers have used online shopping and shown willingness to continue but very few of them have done online purchase earlier and not showing willingness to continue.

**Conclusion**

This study has deeply analyzed the detailed insight into the online shopping experiences of the customers based on the availability of the various innovative and creative features which induces them to go for online shopping, rather than opting for offline shopping by directly visiting the store. This study has identified that most of the customers are widely satisfied towards online shopping and the perception towards online shopping is also more positive based on the convenience and feasibility aspects. Since most of the online shoppers belong to female category the purchasing mode are more frequent and time saving aspects also motivates them to depend more on online shopping and have a sense of trustworthiness in the various products available online.

**Scope for Further Research**

This study mainly analyses the customers perception towards online shopping and further the study can be extended to analyzing the various aspects such as:



i) The study related to the usage of various coupon codes applicability in online shopping scenario.

ii) The study on the applicability of experiential analysis of the online shopping experiences of the customers.

iii) A qualitative research analysis can be made based on the online shopping experiences of the shoppers in various shopping applications.

iv) An empirical study can be made on the online shopping experiences by the students.

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# FACTORS INFLUENCING CUSTOMERS' BANK SELECTION – A CONCEPTUAL STUDY

**R. SUDHA PRICILLA**
Ph.D Research Scholar, Jamal Institute of Management,
Jamal Mohamed College (Autonomous),
(Affiliated to Bharathidasan University), Tiruchirappalli – 20.

**Dr.A. SELVARANI**
Associate Professor of Commerce, Jamal Institute of Management,
Jamal Mohamed College (Autonomous)
Affiliated to Bharathidasan University, Tiruchirappalli -20

**Dr.G. SIVANESAN**
Associate Professor of Commerce, Jamal Institute of Management,
Jamal Mohamed College (Autonomous)
Affiliated to Bharathidasan University, Tiruchirappalli -20



**Abstract**

*Identifying and evaluating customers banking behavior create strong impact towards market success. However, there is a scarcity in the literature, that how customer selects their banks and on what basis they select their banks in India. This study contributed towards the existing marketing literature, service marketing and better understanding the managerial implication of customer's bank selection criteria in India. The conceptual and theoretical framework for the study was based on consumer behavior, service quality and services marketing literature. This study suggested that customer bank selection could be better demonstrated by the identified variables like Demography, product cost, benefits and features, Physical cues and the environment, Well Trained and Competent Front Level Staff, Word of mouth and Recommendation, CSR initiatives and customers' purchase decision, Service quality, Marketing and advertising. Banks are requested to integrate many societal values and common good in their marketing strategies in order to be considered the optimal provider of financial goods and services.*

**Key Words: Banks, Customers, Services Marketing, Service Quality**

## Introduction

Given the moderately concentrated and highly competitive banking sector (Chowdhury & Karim, 2014; Ahmed, 2012), marketing in terms of pulling in new customers and holding existing customers is paramount (Islam, 2015a). Understanding customers assumes a pivotal role in planning marketing strategy. Levy and Grewal (2012) affirm that it is very difficult to

configuration any type of marketing strategy without a strong comprehension about customers. In general, it is concurred in the marketing literature that understanding customers or consumer behavior comprises of answering several questions: How do they make their decisions? Why do customers behave in certain way? Where do they purchase? When are the decisions taken? Who is making the decision of purchase? This study recognizes that understanding the monetary necessities of customers from the bank's viewpoint is cornerstone in conceptualizing their determination models which is to a great extent reflected from the products and services provided by a bank.

**Factors Influencing Customers' Bank Selection**

**(i) Demography, Product Cost, Benefits and Features**

In accordance with the findings derived from the consumer behavior's discussion, it is consistent to focus on demographics as it is noticed that demographics assume a vital part in consumer research (Tasaki & Ball, 1992). For instance, Haque and Jahirudding's (2009) research and Junior *et al.'s* (2013) study perceived that banks should know about the factors that their objective customers consider significant while choosing a bank. They assess the pattern of decision of several selected banks in order to various demographic characteristics including age, gender, income and education. These studies recommend that bank selection criteria contrast fundamentally by the individual contrasts regarding age, gender, income and education. Cunningham and Gerrard (1997) utilized a sample of degree students from Singapore to research the overall significance of determinants of bank selection and state that security, quality assistance, convenience, promotional offers and accessibility of electronic banking as top five contributors. This study also recommends that the bank selection criteria vary significantly over various courses even within the same context and same occupation.

Ta and Har (2000) led a study on same context (for example Singapore) in arrangement banking preferences of degree level students and recommend price and product separation as two most basic components they value in their bank selection with a base impact of demographics on their bank determination. Another comparable research study by Al-Mossawi (2001) led in an alternate geographical context shows no impact of demographics on their bank selection standards. Consequently, it can be accepted that marketing strategy dependent on demographics probably won't be sufficient to achieve bank's retention strategy and customer attraction, specifically, when the firm is in operation and market is moderately developed rather it can gives an experiences about the question of who are the customer (Ta & Har, 2000). Nonetheless, the demographic trends analysis is basic for marketing because

demand of market is ultimately derived from demand of customer (Blackwell *et al.*, 2006). In addition to this, the future and current demographics of market are imperative to comprehend about what kinds of items individuals' need, where they are probably going to buy them and what are the critical attributes to fulfill them most.



Customers looking for a financial item expect them to choose a bank indicating that the principal reason behind bank selection is purchasing a product or services that meets their financial requirements. So, if a product is planned ineffectively it won't bring about meaningful value for the customer regardless of whether different components of value creation are well executed. The bank offering comprises of some core products (e.g. security, investment, saving) that reacts to customers' primary necessities and arrangement of supplementary service components that empower customers to utilize the core products that adds value of the customer.

A few literatures on bank selection (Blankson *et al.*, 2007; Vere & Thwaites, 1995) have perceived 'convenience' as close to customers' job or home or business place, while some others (Perveen & Parvin, 2012; Hassan & Rashid, 2009) found a huge network, self-service facilities, accessibility of parking spots as idea of convenience. This implies that 'convenience' is not just context specific, but also person specific. The technology advancement followed by its effective use by the banks in distributing services and products through non-physical channels has changed the meaning of convenience (Vaughan & Valerie, 2009).

Chowdhury and Zaman (2012) found that there are numerous customers, particularly more youthful customers, who need the technology convenience and less inclined to visit the bank office in fulfilling their financial needs. Nevertheless, there might be a few customers who actually value the older 'convenience' and feel more comfortable to visit the bank office and be served by bank faculty to meet their financial requirements. This finding demonstrates the way that the meaning of convenience shifts by individual in terms of their learning, perception, lifecycle stage, life style, attitudes and knowledge. The quick progression in information and communication technology (ICT) has essentially influenced the banking industry.

**(ii) Brand Image and Reputation**

Banking as a predominantly service dominant industry faces some particular marketing challenges comparative with physical goods market. As Wirtz and Lovelock (2016) note, banking is a particularly worldwide industry formed to a great extent by government policy,

business trends, social changes, and advances in technology. All these elements together reshaping the competitive landscape, supply, demand and even the purchase pattern of customers. Constant liberation and advances in ICT (information and communication technology) have broken the financial organization's inflexible structure where rivalry isn't restricted to a similar industry rather than among firms from different industries that are situated to offer a new solution to customers' requirements by embracing alternative methodologies.

Banking products and services give few tangible prompts (Lam *et al*., 2011) that place customers in a difficult situation to assess significant financial attributes which have huge effect on the processes of customers' bank selection (Siddique, 2012; McLaren & McGuire, 2009;). The marketing literature (Blackwell *et al.*, 2006; Dholakia, 2001) recommend almost every purchase included uncertainty and risk which are moderately higher for banking products and services. As per Wirtz and Lovelock (2016), the degree of involvement in terms of product and purchase is moderately high for banking customers that expects customers to direct extensive consumer behavior activities (i.e. evaluating, purchasing, and searching).

A large portion of the literature will in general conceptualize the brands role in increasing value to product and services, differentiation and legal protection. In any case, Chernatony (1993) extended these roles by adding diverse evolutionary stages: ownership stage; differentiation stage; ownership and functional stage; legal stage; service stage; symbolic stage and risk reducer stage. Keller (1998) showed a more complete model by separating the brand role from the organization and consumer perspectives. Keller (1998) contended that the brand roles to the consumer are risk reducer, identification, symbol of quality and search cost reducer.

Making a contemplated decision about selection of bank requires being informed, and being informed requires information stored in the customer's memory. This is more significant for the unexpectedly customers as information stored in the customer's memory applicable to their decisions of purchase (Fill & Baines, 2014; Kotler *et al.*, 2009). Besides, it is contended that what customers do not know or what customers know about existing banks emphatically impact their purchase decisions (Olson & Peter, 2010). According As indicated by Kotler et al., (2009) this sort of knowledge relies upon the linkage among the brand and customers; this is mentioned to brand association (Kotler & Armstrong, 2011). As per Olson and Peter (2010), brand association uncovers what customers know about the brand in terms of convictions about brand perception or attributes about the brand quality. The research in this

assessing area the effect of brand association on brand selection demonstrates that there is a positive connection between brand purchase and brand association (Sharma & Rao, 2010; Al-Tamimi *et al.*, 2009).



**(iii) Physical Cues and the Environment**

As per Maiyaki (2011), financial products and services can be described by elevated level of credence and experience attributes. This infers that customers frequently find it difficult not exclusively to assess quality of products and services but also to recognize uncertainty and risk related with their purchase. Accordingly, customers often rely upon a several tangible cues to assess the service provider and its offerings of products and service which can be comprehensively referred as physical environment or store environment, since (Maiyaki, 2011) had noticed that ‘‘***when customers prefer and choose a service provider dependent on tangible cues, they are bound to get loyal to the service provider***’’.

The research on the effect of physical environment can be partitioned into three fundamental classes: impact on employees; impact on customer; impact on both employees and customers (Kearney *et al.*, 2013; McLaren & McGuire, 2009). Customers across various sectors need their service experience to be pleasant demonstrating that customers frequently look for a physical environment that gives them pleasure (Yuksel & Yuksel, 2002).

In this regard, both Leblanc and Ngyyen (2002) and Baker et al., (1994) researched the importance and role of physical environment and discovered that physical environment had a important positive impact on image of perceived corporate that in turn encourage the purchase decision of customer. Moreover, Nantel and Bahia (2000) noticed that in banking the vast majority of the value addition comes from performance, distributional setting, and process. In this way, banks are needed to utilize metaphors and physical cues to feature service benefits and demonstrate the competitiveness of banks.

**(iv) Well Trained and Competent Front Level Staff**

The products and services of banking are generally intangible and regularly hard to understand and visualize (Nagdeman, 2009). There are numerous services provided by the banks can be depicted as mentally intangible provided that it is hard to customers to visualize the involvement with advance of purchase even after the purchase and to comprehend what the customers will get. These attributes of banking products and services make bank selection risky or product purchase, specifically for the first-time customers who need past experience.

Despite significant advances in technology direction, there are many banking services which request direct connection among bank staff and customers that emphatically impact

perceptions of the customer about a bank. In the banking environment, service is to create and convey directly and regularly consumed as it delivers that requires final assembly must should be occurred continuously while customer is often present physically. An extra banking service characteristic is that it cannot be stored like inventory, as services include performances and actions. Subsequently, banks need to keep plan in terms of facilities, labour, equipment prepared in a productive form to make and convey the service on demand. This finding demonstrates that the front-line staffs should be capable about their responsibility and job through providing required information, persuasion, as most correspondence in service marketing is instructive in nature (Nagdeman, 2009). In such manner, Eshghi & Hedayatnia (2011) found that worker competences for example, friendliness of staff, responsiveness can play vital roles in influencing bank selection of customer.

**(v) Word of Mouth and Recommendation**

In the marketing literature, to clarify consumer behavior the word-of-mouth has acquired momentum (Mudassar *et al.,* 2013; Samiei & Jalilvand 2012). As per Lerman and Sen (2007), word-of-mouth alludes to informal personal communication about a company or company's products and services. Again, Mousavi *et al.*, (2015: 680) characterize WoM as ‘‘**exchange of ideas, thought, or comments between at least two consumers that none of them are of promoting source'**. Consequently, it can be reasoned that word-of-mouth is a informal and non-commercial exchange of thoughts, ideas and experiences or feelings between at least two individuals about a company or company's products and services in which individuals express their dissatisfaction or satisfaction or both.

In clarifying banking behavior of customer, some researchers discover WoM communication a significant indicator (Iranmaanesh & Ashtiani, 2012). The literature uncovers that WoM is critical to both services marketing and products marketing (Al-Mossawi, 2015a) but it is more significant in the services sector (for example banking), since Lytras *et al.,* (2009) found that the most grounded connection relationship between the firm and the customer clearly emerges in the service environment where customers' proposes to purchase not contrast as well as make a more strong and direct relationship with the service provider because of its relative heterogeneity, intangibility, risk, inseparability and uncertainty contrasted with tangible goods market (Zeinthaml *et al*,. 2009).

In a study of Dillon (2013) who had researched the effect of WoM in Indian banking sector and found that larger part of respondent's views WoM communication as an compelling

methods for retaining and attracting customer. Both Shirsaver *et al.,* (2012) and Zhou (2004) find comparative outcomes in Iranian and Chinese banking industry. In addition, there are some different researchers (Iranmaanesh & Ashtiani, 2012) discovered WoM as a valid predictor to clarify bank selection process of customer. However, Katircioglu *et al.,* (2011) contradicting with their findings by contending that WoM effects on bank selection of customer.

**(vi) CSR Initiatives and Customers' Purchase Decision**

According to Cahyono and Darmayanti (2014), customers are getting more conscious and frequently prefer to pick a bank which offers commitment to environment and society. The corporate social responsibility (CSR) concept has been examined from unique perspectives differs from a narrow economic view (augment return on investment) to an exhaustive societal view (company activities and status with respect of societal obligation). This expanding awareness about social issues upheld by McGuire (1963) ranges the CSR issue beyond economic, legal and technical requirements to all activities that center on improving society. Some of the generally referred definitions of corporate social responsibility are ‘‘***the commitment of company to reduce harmful impact and increase long term valuable effect on society" (Mohr et al., 2001);*** ‘‘a ***business's societal responsibility incorporates the legal, ethical, economic and discretionary expectation that society has of organization at a given purpose of time***’’.

Among these Carroll's (1979) is presumably the most generally referred to in the CSR literature (Turker, 2008; Burton *et al.,* 2000; Ramasamy *et al.,* 2010). Carroll (1991a) exhibited that businesses were made as economic substances driven by profit-seeking and, consequently, this economic motive includes the other three components of CSR.

Nagdeman (2009) proposes that supporting a cause furnishes the organization with a chance to acquire recognition and appreciation from an assorted range of stakeholders. The significance of CSR is driven by the way that the information about CSR is utilized by consumers in the process of decision-making. The attitude of positive consumer derived from CSR activities of a company is translated into good intention to purchase (Pivato *et al*., 2008). Despite the allocation of funds and expanding emphasis on corporate social responsibility in the marketplace the literature on customers of retail banking to various CSR activities is sparse (Lai & McDonald, 2011).

Research has demonstrated that brand familiarity communicates to predict purchase intentions and brand trust (Herbst et al., 2014). Besides, consumers are bound to confide in

organizations that include in activities of CSR implying that CSR is being utilized by consumers to separate one organization from another. This is reliable with the findings of Bloom et al., (2006) who contended that societal marketing offers edge to the brand over its rivals and empowers to win in a profoundly competitive and cluttered marketplace.



**(vii) Service Quality**

There is an agreement in the marketing literature that customer regularly follow a process of purchase or buying that begins from need recognition and closures with evaluation of post purchase (Kotler *et al*., 2009; Blackwell *et al*., 2006). In any case, this may differ depending on the involvement level in terms of purchase or product. Service quality in bank is significant as an essential for progress as well as to acquire the new customer's attention, making positive WoM communication. In banking, quality of service means not just meeting expectations as well as rather surpassing customer expectations.

**(xiii) Marketing and Advertising**

Although the financial good's purchase decision frequently happens in an individual's conscious mind, external sources including exercises (i.e. promotion, advertising) may arouse awareness of one's necessities. For instance, marketing exercises (e.g. display or advertisement) encouraging individuals to begin contemplating their retirement needs may impact people to perceive a need which could play a vital role in encouraging them. It is concurred that perceived risk is pertinent for purchasing financial services and products which are hard to assess before purchase or even post-purchase. In the present circumstance, first-time purchasers are probably going to confront more difficulties than a customer having earlier experience and knowledge. In such a circumstance, activities of marketing including advertising can make more inquiry attributes and diminish the experience and credence attributes to visualize benefits of service (Writz & Lovelock, 2016).

**Conclusion**

Bank selection of customer is a multi- characteristic based decision where every one of them might be significant factors but not the determining factor. For instance, a specific product of banking (e.g. saving certificate) which is not just accessible in all banks but also offers same advantages, at that point the benefits of products (interest) is a significant factor but not the bank selection's determining factor, as customers here are bound to utilize some extra evaluative models (e.g. bank reputation or suggestion by a non-business trusted sources) over benefits of product which will decide their purchase.

Based on the literature review coordinated towards conceptualizing factors affecting consumer behavior, consumer behavior, key qualities of service, customer inclusion followed by distinguishing the attributes of bank selection, it can be contended that that the bank selection criteria of customer contrasts essentially not only by countries but also within the similar market setting. After an assessment of the literature, it is clear that each bank needs to make some particular attributes that can determine customers' choices of bank selection. A literature's developing body on bank selection recommends that bank selection of customer is to a great extent bank-specific as various banks have diverse value propositions.

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# E-BANKING – HOW INFORMED ARE E-BANKING USERS?

**Dr. V. PARAMESWARI**
Assistant Professor of Commerce, Jamal Mohamed College (Autonomous)
(Affiliated to Bharathidasan University), Tiruchirappalli – 20, Tamil Nadu, India



**Abstract**

*E-banking has helped the banking industry in several new ways but the biggest advantage that it has imparted to this sector in developing countries especially country like INDIA is related to improving customer relations. In India e- banking was introduce in 1991 instantly after the recommendations of Narsimham Committee. The introduction of IT in banking sector of India made banking more reliable and sophisticated, now because of e-banking the remote areas of India are also connected to all banks branches even though they are in metropolitan cities. According to expert studies by 2020 average of India will be 29 year and these young Indian consumers are entirely base on internet banking. Therefore Indian banks are in desperate need to do innovation and provide Indian consumers a world class internet banking capability. The study aims at Awareness and Usage of E-banking services and also the study focuses on the problem faced by the respondents while operating E-Banking services in Tirchy District. The study is based on both primary data and secondary data. The data were collected from 100 respondents. The collected data were analysed using simple percentage and chi-square test to find out the awareness, usage and problems faced by the respondents towards E-banking services.*

***Keywords-*** *E-Banking, Usage of E-Banking channels, Customer awareness, Exposure to E-Banking channels, Information Technology*

## Introduction

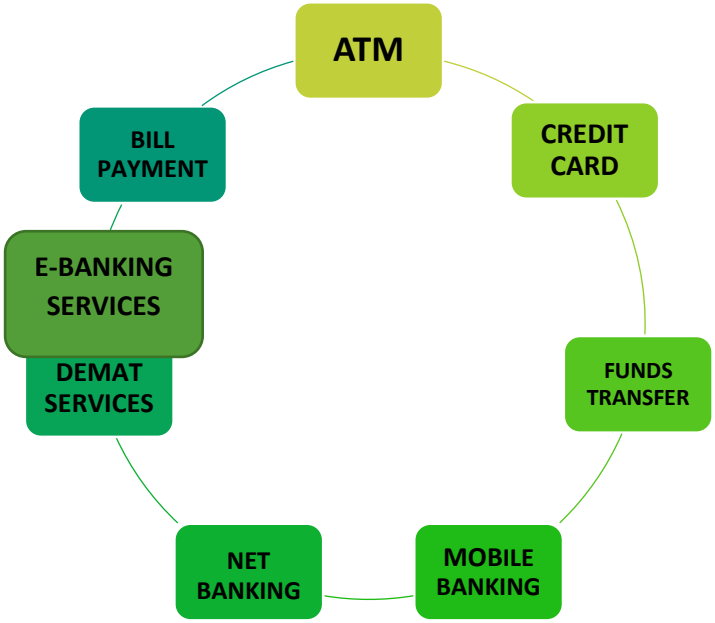
Electronic banking is defined as Delivery of banks services to a customer at his office or home by using Electronic technology can be termed as Electronic Banking.

A strong banking sector can be termed as lifeline of an economy. Therefore it is not wrong to say that present and future of an economy entirely depends upon the success and development of banking industry of that economy. In today's era of information and technology an economy cannot achieve the target of sustainable development by following traditional banking method. So it has become mandatory for developing country like India to increase automation in banking industry. The transformation from traditional banking started from use of automatic teller machine (ATM), direct bill payment, electronic fund transfer (EFT). The revolutionary online banking is being accepted by the customers with growing

awareness and education. E- banking is a process of banking services and products through electronic channels such as telephone, internet, Mobile phones etc. today many people are moving towards e-banking as buy its use it become easy for customers to manage their account from an place and at any time and this charge very nominal cost. it is not wrong to say that e-banking is one of the most popular and latest technological wonder in field of banking which has given a banking sector a new dimension for growth.



**E-banking Product and Services**




**Significance of E-Banking services**

E-banking provides many advantages for banks and customer's. E-Banking has made life much easier and banking much faster for both customers and banks. E-Banking is playing a major role that it's improving the service quality and strengthens the banking sector because of the electronic payment there is increase in customer satisfaction level, increased productivity, reduction in cost of banking operations, settlement faster and in large volumes.

With the ongoing digital drive in India, the number of users opting for online banking is expected to double to reach 150 million mark by 2020, from the current 45 million active urban online banking users in India, according to a report drafted by Facebook and The Bostan consulting Group (BCG). In a report, titled "Encashing on Digital : financial services and the transformation required to make the most of this revolution. "India could not be more ready for a digital revolution in financial services – with government interventions on one hand and growing consumer awareness on the other. Wide scale adoption of digital has the

potential of reducing cost of acquisition and cost of servicing to 1/10th. This can substantially improve customer level profitability and can add to retail profit pool by $- 3.5 billion by 2020," said Amit kumar, partner and managing director, The Boston consulting Group, India.



**Statement of the problem**

Even educated people face many problems in transacting banking service electronically. This study will help you to know the awareness and usage of E-banking services and the inconvenience which are facing day today life.

**Objectives of the study**

1. To study the awareness and usage of various e-banking services
2. To find out the problem faced by the respondents in operating E-Banking services.
3. To find whether there is any relationship between the problem faced in E-banking environment and factors like Age, Residence and Level of computer knowledge.
4. To offer suggestion to improve the usage of E-banking services.

**Review of Literature**

**S.Ananda, Sonal Devesh & Anis Moosa Al Lawati (2020),** Thia study aims to investigate the factors influencing the adoption of digital banking by retail banking customers. A theoretical model was developed based on an extended technology acceptance model to conceptualize the linkage among the factors impacting digital banking adoption. The study revealed awareness, web features and perceived usefulness have significant positive influence on adoption of digital banking. The study is useful to plan and promote service model to enhance digital banking adoption.

**Henry Inegbedion, Emmanuel Edo Inegbedion, Samuel Jesuorobo Osifo, Sunday C. Eze, Adebanji Ayeni, Olamide Akintimehin( 2019),** Emphasis of previous research on e-banking has been on factors that influence its adoption or constraints to the adoption or the extent to which customer awareness influences its adoption. This study investigated "Exposure to/Usage of e-banking channels: Implications for customer awareness and attitude in Nigeria." The study found that Customers' exposure to and usage of ATM, internet banking and mobile banking has significant influence on consumers' attitude towards e-banking in Nigeria. In view of the findings, a modified model of customer usage and attitude towards e-banking in Nigeria is proposed.

**Research Methodology**

The study is based on both primary data and secondary data. The primary data were collected through administration of a questionnaire. The data were collected from 100

respondents who were using E-banking services residing in Tiruchirappalli district. Finally the collected data were analyzed using the simple percentage, graphs and Chi-square test.

The secondary data were collected from certain web sources which were mentioned in the reference.



**Limitations of the study**

The study has been conducted only in Trichy region and the study does not include the opinion about the security and Privacy of E-Banking services.

**Analysis and Discussion**

The data collected from 100 respondents selected from Tiruchirappalli district to throw light on the level of awareness about e-banking products and the usage of various E-banking services along with the problems faced in e-banking environment.

**Demographic Features of the Respondents**

**Table - 1**

| **Gender wise Classification of Respondents** | |
|---|---|
| **Gender** | **Percentage** |
| Male | 68 |
| Female | 32 |
| **Age-wise classification of Respondents** | |
| **Age** | **Percentage** |
| Below 30 | 4 |
| 30-40 | 14 |
| 40-50 | 28 |
| Above 60 | 54 |
| **Residence -wise classification of** | |
| Village | 48 |
| Municipality | 20 |
| City | 24 |
| Others | 8 |
| **Income (per annum)** | |
| Upto 1lac | 33 |
| 1lac – 5 lacs | 52 |
| 5lacs-10lacs | 12 |
| 5lacs-10 lacs | 10 |
| Above 10 lacs | 3 |
| **Occupation** | |
| Government | 35 |
| Private | 25 |
| Professionals | 9 |
| Business | 25 |
| Others | 6 |

Source : Primary Data

**Table – 2**
**Bank group wise classification of respondents**

| Particulars | Percent |
|---|---|
| a) Nationalized Bank | **75** |
| b) Co-operative Bank | **0** |
| c) Private Bank | **16** |
| d) Foreign Bank | **1** |
| Total | **100** |

Source: Primary Data

From the above table it is found that 75 per cent of the respondents have held accounts with nationalized banks. Since nationalized banks have branches even in far flung villages, people prefer nationalized banks and hence more respondents hold account with nationalized banks. Co-operative banks should start the facilities like the other providers.

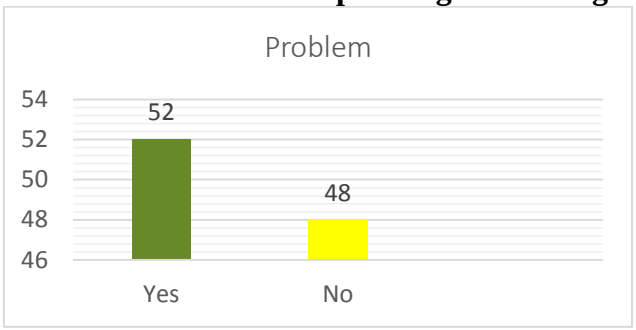
**Table – 3**
**Awareness and Usage of E-Banking services**

| E-Banking | Awareness (%) | Usage (%) |
|---|---|---|
| **ATM** | **92** | **98** |
| **Credit card** | **22** | **22** |
| **Funds Transfer** | **20** | **20** |
| **Mobile Banking** | **12** | **12** |
| **Demat Services** | **7** | **2** |
| **Bill Payments** | **16** | **16** |
| **Net Banking** | **17** | **17** |

Source : Primary Data

The above table revealed that the majority of the respondents were aware of the ATM services. 98% of the respondents were using ATM service. Thus ATM tops the list of services availed by the respondents followed by credit card… etc., The reason for high percentage found under ATM usage is because of the fact that most of the banks compulsorily issue ATM cards in lieu of cheque facility as it is more convenient for the bankers if the transaction is done remotely. Fund transfer is mainly to family member living away from the family and the fund thus transferred is taken out using mainly ATM only. The direct payment of dues /bills into the respective account is yet to take a wide usage.

**Table – 4**
**Opinion on Problem faced in operating E-Banking services**




Source : Primary Data

**Challenges faced by the respondents**

- ***Individual Problem - 5 per cent of the respondents***
  - (Misuse of user id and Password, forgotten user Id and Password)
- ***Technical Problem – 14 percent of the respondents***
  - (Unable to login, Delay in updation of information)
- ***Problems due to the staff – 12 per cent of the respondents***
  - (Wrong credit/debit, wrong information, Undue service charges, Inappropriate/In sufficient information provided by the bank staff)
- ***Others and some specified problems - 21 Per cent of the respondents***
  - (heavy penalty, ATM machines are under repair frequently, Only few ATM booths are available, security person were not there during night, Need to keep same mobile number of customer)

The above listed problems have been faced by the respondents while operating E-Banking services such as ATM, Credit card, Funds transfer, Mobile Banking, and Bill Payment. Out of 100 respondents 52 have stated to have faced problems in E-Banking services. The study also revealed that the majority of the respondents were faced problems in ATM only. Because of ATM service is widely used by the respondents so many of them facing in ATM related problem only.

**Table – 5**

Ho: There is no association between level of computer knowledge and problem faced in E-Banking services

**Level of computer knowledge and Problem faced in E-Banking services**

| Level of Computer knowledge | Problem faced in E-Banking services | | |
|---|---|---|---|
| | Yes | No | Total |
| Little Knowledge | 27 | 3 | 30 |
| Some knowledge | 13 | 5 | 18 |
| Good knowledge | 7 | 18 | 25 |
| Extensive | 5 | 22 | 27 |
| **Total** | 52 | 48 | 100 |

Source : Primary Data

**Chi-square test**

Degree of Freedom – 3

Calculated value – 38.21

Table value – 7.82

The Calculated value of $X^2$ for the above figures happens to be 38.21 which is greater than the table value. Therefore the hypothesis (Ho) is rejected. Hence, there is an association between level of computer knowledge and Problem faced in E-Banking services by the respondents. To be conclude that the person who had low level of computer knowledge that they were faced problem in transacting E-Banking services.

The data relating to Residence and Problem faced in E-Banking services is discussed below:

**Table - 6**

Ho: There is no association between Residence and Problem faced in E-Banking services

**Residence and Problem faced in E-Banking services**

| Residence | Problem faced in E-Banking services | | |
|---|---|---|---|
| | Yes | No | Total |
| a) Village | 36 | 12 | 48 |
| b) Municipality | 11 | 9 | 20 |
| c) City | 2 | 22 | 24 |
| d) Others | 3 | 5 | 8 |
| **Total** | 52 | 48 | 100 |

Source : Primary Data

**Chi-square test result**

Calculated value 28.9

Table Value : 7.82

28.9>7.82

The calculated value of $X^2$ for the above figures happens to be 28.9 which is greater than the table value 7.82. Therefore, the hypothesis (Ho) is rejected. Hence, there is an

association between Residence and Problem faced in E- banking services. The above table shows that the people who were residing in village that they were faced more problem comparing city. So the service provider and financial institution should provide uninterrupted network services to the rural area and also rural people should be informed the operation of E-banking services through the awareness camp etc.,

**Table – 7**

**Ho:** There is no association between Age and Problem faced in E-Banking services.

**Age and Problem faced in E-Banking services**

| Age | Problem faced in E-Banking services | | |
|---|---|---|---|
| | Yes | No | Total |
| a) 20-30 | 3 | 1 | 4 |
| b) 30-40 | 8 | 6 | 14 |
| c) 40-50 | 13 | 15 | 28 |
| d) 50-60 | 28 | 26 | 54 |
| **Total** | 52 | 48 | 100 |

Source: Primary Data

**Chi-square test result**

Table Value: 7.82 at 5% level of significance

Calculated value: 8.77

8.77>7.82

Calculated value is higher than the table value, than the hypothesis is rejected. Hence there is association between Age and Problem. The above table shows youngster category people who have faced problem very few percentage only comparing adult category (40-50, 50-60). So Bank should focus on Adult category people who are using E-Banking services. The bank should simplify the E-banking operations so that the adult category people can use the services easily.

**Table - 8**
**Satisfaction with E-Banking services**

| Opinion | Percentage |
|---|---|
| Fully satisfied | 17 |
| Satisfied | 70 |
| Not satisfied | 9 |
| Can't Say | 4 |
| Total | 100 |

Source: Primary Data

Though the people were facing problem in E-Banking services still they have been satisfying with E-Banking services. This is because of people are depending on E-Banking services.

**Suggestions**

- At ATM center a hotline may be provided to enable the customers to seek help in case of problem.
- Training course for the bank's employees may be organized to encourage customers in the use of E-Banking services.
- E-banking awareness campaigns should be conduct periodically in rural areas.
- Banks may think of having an uniform service charges on different services and in any case the customer should be informed about the charges before they use such charged services.
- The charges levied in case of inter branch and as well to other banks cash transfer may be made still less if not free.

**Conclusion**

According to the study, the researcher concludes that the most of the bank customers are aware of banking products and services in Tiruchirappalli district. But there are some problems which are faced by the respondents. So the banks should take necessary steps to educate the customers regarding the new technology and other E-Banking services provided by the banks.

**Scope for further Research**

The present study has focused only on Awareness, usage and problem faced in E-Banking services in Tiruchirappalli region. The future study may focus on the factors like security and Privacy of E-Banking services.

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# A STUDY OF CUSTOMER PERCEPTION ABOUT ONLINE FOOD ORDERING SERVICES INTIRUCHIRAPPALLI TOWN

**Dr. N.A.NAZRINE**
Assistant Professor, Department of Business Administration,
Jamal Mohamed College (Autonomous),
Tiruchirappalli - 620 020, India.



**Abstract:**

*This study focused upon Online Food Ordering Services available for Tiruchirappalli Town. As, the Online Ordering systems have newly introduced in the Town, this study tries to judge people's perception about it on primary level. Online food ordering and delivery is a new type of business model in the current era of e-commerce and that leads to the startups of several online business. Online food ordering and delivery is very successful because it bridges the gap between restaurants and consumers. It is a process were a customer will search for a restaurant and filter with the available items, cuisines and they deliver by an application in the mobile phone. This has propelled the scientist to attempt the current examination to research the Customers' perspectives about the administrations they get from the diverse Online Food Ordering entrances. This investigation will help the specialist co-ops to comprehend the shoppers' discernment, needs and perspectives based on the consequences of the examination.*

**Keywords: Online Ordering System, Customer Perception, Smartphone Applications , Improvements, Satisfaction.**

## INTRODUCTION

Food ordering on online is conceptually diverse from other sources of ordering food, as the internet endorses a one to one communication between the vendor and the end-user with round the clock customer service. Technology has played a dynamic part in transforming the food delivery service from phone-based to digital ordering to gratify consumers' ever-changing demands, creating its way to the top. Today, the business of Food distribution amenities is one of the fastest emergent segments of digital commerce. The key modification between traditional and online food ordering is the scope of an interface between the end-user and the seller.

## REVIEW OF LITERATURE

**B. Eswaran Et al., (2020)** inspected the, Online Food requesting is an action of requesting food utilizing eatery's site, portable applications or multi café's site or versatile applications. It includes the clients to pick cafés in their decision, experiencing the food

things' menu lastly picking pickup or conveyance. This examination manages food requesting on the web by North Chennai clients. Elucidating study was utilized in our examination. Survey was utilized to gather information. 250 examples were gathered through straightforward arbitrary testing strategy for limitless populace. This investigation infers that the portable application utilized by the clients significantly affected time and kind of food requested.



**Anu Rosamma Bonny (2019)** analyzed about, E-business has filled marvellously in the previous decade for an assortment of reasons remembering changes for shopper ways of life, innovative progressions, increments in purchaser pay and training, and quick monetary improvement all through the world. Online food requesting administrations are sites that include intuitive menus permitting clients to put orders with neighborhood cafés and food co-agents. Examination in the zone of online food requesting is essential to discover the client impression of online food requesting. It dissect what channel and kind of conveyance application are utilized for online food requesting. It likewise discovers the impacting components of online food requesting. Accommodation inspecting strategy is utilized for this examination.

## SCOPE OF THE STUDY

To fulfil the objectives of this research, the study is undertaken to analyse the customer perception towards online food ordering. The study is basically conducted to know how customers perceive the online food ordering in Tiruchirappalli Town. This study is limited to the four levels of students, self-employed, professional and housewife. The validity of the study will be depends on the quality of response given by the respondents.

## RESEARCH METHODOLOGY

The survey method was followed to conduct the study & data were collected through sampling technique identified the respondents who were selected through a convenient method. The sampling technique used was a mixture of convenient and judgment sampling. Convenient sampling is a non-probability sampling. The technique was selected as convenient and saves time. Consumers who were easily available for the survey were selected. In judgment sampling; the researcher uses his judgment in selecting the units from a population of study based on population parameters. The sample size included online food ordering services in Tiruchirappalli Town. The sample size was chosen to be 175 selected and this was considered sufficient to analyze and interpret the data easily. After the scrutiny of field data, the processing was done in SPSS 24.0.

## STATEMENT OF THE PROBLEM

An Online food ordering services enables a Consumer to order their food requirements from any preferred Restaurant located locally through some mobile applications using the internet. It provides the Consumers with a varied choice of different food varieties made available by the different types of Restaurants operating locally. This system is enabled by the Internet, where customers visit restaurants website or app, of browser. Delicious food can be served with Online Food Ordering a service that helps the company to acquire new customers. With multi-cuisine food based facility having regional foods in the menu will enable it to get the traditional customers even. Hence, the researcher has undertaken the present study to help the service providers and the restaurant owners to understand the customer's perception, their needs and views and to take adequate measures to create the same.

## OBJECTIVES OF THE STUDY

This study has been undertaken with the following Objectives:

- To know the customer Perception towards online food ordering Services
- To find out the Respondent`s perception and knowledge about Online Food Ordering services that influences their buying decisions.
- To analyze the level of satisfaction of the Respondents towards Online Food Ordering services.

## LIMITATIONS OF THE STUDY

The present study has the following limitations:

1. The study is purely based on the responses made by the Respondents and hence the results may be biased.
2. The data collection has been restricted to Tiruchirappalli Town only.

## DATA ANALYSIS AND DISCUSSION

### Demographic Characteristics of Respondent's

- 55.6 Respondents are Female individuals from the general public.
- 56.9 percent of the Respondents are matured over 20 years.
- 94 percent of the Respondents are Graduates.
- 65.4 percent of the Respondents are Students learning at various instructive levels.
- 65 percent of the Respondents are having a Monthly Family Income running above Rs.10, 000.
- 74.7 percent of the Respondents are Unmarried.

- 72.3 percent of the Respondents are living in Nuclear Families.

**Opinion towards Online Food Ordering Services of Respondent's**



- 72.4 per cent of the Respondents already have an experience of using Online Food Ordering.
- 76.4 per cent of the Respondents got the information about Online Food Ordering through the various Communication Media like, Internet, TV Advertisement, Newspaper and Magazines.
- 89.2 per cent of the Respondents agree that Online Food Ordering is Easy and Convenient.
- 63.1 percent of the Respondents agree that they are aware of the Online Food Ordering system.
- 72.3 per cent of the Respondents agree that Online Food Ordering is convenient for both the Customers and the Restaurants.
- 54.7 per cent of the Respondents disagree to pay advance premium for multiple ordering in Online Food Ordering System.

**Online Food Ordering Services of Respondent's Profile**

- 86 per cent of the Respondents prefer to use the Mobile Apps for Online Food Ordering.
- 66.9 per cent of the Respondents prefer Online Food Ordering because of its Time Saving and Convenience features.
- 85.7 per cent of the Respondents prefer to pay Cash on Delivery for their Online Food Order.
- 75.7 per cent of the Respondents prefer the Online Food Ordering System for meeting their Dinner and Lunch requirements.
- 86 percent of the Respondents expend less than Rs. 500 towards Online Food Ordering.
- 92 per cent of the Respondents make Online Food Ordering System for less than 6 times in a month.

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**TABLE No. 1: COMPANY PREFERRED AND OCCCASIONS FOR ONLINE FOOD ORDERING SERIVICES**

| Preferred Online Food Ordering Company | | | Occasions of Online Food Ordering | | |
|---|---|---|---|---|---|
| **Name of the Company** | **No. of Respondents** | **%** | **Occasions** | **No .of Respondents** | **%** |
| Uber Eats | 61 | 34.9 | Offers And Discounts | 43 | 24.6 |
| Zomato | 27 | 15.4 | Festivals | 30 | 17.1 |
| Swiggy | 65 | 37.1 | Family Celebrations | 64 | 36.6 |
| Others | 22 | 12.6 | Office / Friendly Parties | 38 | 21.7 |
| **Total** | **175** | **100.0** | **Total** | **175** | **100.0** |

**Source:** Primary Data

The above table shows the Respondent's favoured Company for Online Food Ordering and the Occasions on which they make their Online Food Ordering. Among the 175 example Respondents, the majority of them express that they lean toward Swiggy followed by Uber Eats as the best Online Food Ordering Companies. It is additionally observed that Family Celebrations, Offers and Discounts season and Office/Family Parties have been the significant Occasions of Online Food Ordering for the majority of them.

**TABLE NO.2: CHALLENGES FACED AND SUGGESTED IMPROVEMENT**

| Challenges faced in online food ordering | | | Suggested improvement in online food ordering | | |
|---|---|---|---|---|---|
| **Opinion** | **No. of Respondents** | **%** | **Opinion** | **No. of Respondents** | **%** |
| Network Or Server Problem / App Related Issues | 97 | 55.5 | Smooth Network Services | 84 | 48.0 |
| Poor Service Follow Up/ Delayed Delivery | 54 | 30.8 | Quick Delivery Services | 62 | 35.4 |
| More Formalities | 20 | 11.4 | Increase In Number Of Delivery Staff | 18 | 10.3 |
| No Problems Faced | 04 | 2.3 | Others | 11 | 6.3 |
| **Total** | **175** | **100.0** | **Total** | **175** | **100.0** |

**Source: Primary Data**

This table displays the opinion of the Respondents regarding the Challenges Faced by them in Online Food Ordering and the Improvements suggested by them in Online Food Ordering. Out of the 175 Respondents, a majority of 55.5 per cent of them have faced

Network and App related Problems while proceeding with their Online Food Ordering. It is also obvious that a majority of 83.4 per cent of the Respondents have suggested for Improvement in the Delivery and Network related services for improving the Online Food Ordering System.



**TABLE NO.3: LEVEL OF SATISFACTION**

| TOWARDS ONLINE FOOD ORDERING SERVICES | | | TOWARDS ONLINE FOOD ORDERING SYSTEM | | |
|---|---|---|---|---|---|
| **LEVEL OF SATISFACTION** | **NO. OF RESPONDENTS** | **%** | **OVERALL SATISFACTION** | **NO. OF RESPONDENTS** | **%** |
| Highly Satisfied | 19 | 10.9 | Highly Satisfied | 19 | 10.9 |
| Satisfied | 94 | 53.7 | Satisfied | 90 | 51.4 |
| Neutral | 46 | 26.3 | Neutral | 46 | 26.3 |
| Dissatisfied | 13 | 7.4 | Dissatisfied | 13 | 7.4 |
| Highly Dissatisfied | 3 | 1.7 | Highly Dissatisfied | 7 | 4.0 |
| **Total** | **175** | **100.0** | **Total** | **175** | **100.0** |

**Source: Primary Data**

This table exhibits the Level of Satisfaction of the Respondents towards the Online Food Ordering Services and their Overall Satisfaction towards the Online Food Ordering System. Out of the 175 Respondents, a majority of 64.6 per cent of them have a satisfactory opinion regarding the Online Food Ordering Services and a majority of 62.3 per cent of them have Overall Satisfactory opinion towards the Online Food Ordering System.

**3.2.TESTING OF HYPOTHESES:** The following Hypothesis has been framed for the purpose of the study and it has been tested using Chi-Square Test.

**$H_0$** There is no significant relationship between select demographic variables of the Respondents and their Level of Satisfaction towards Online Food Ordering Services.

| Factors | Chi-Square Value | df | p-value | Inference | Inference |
|---|---|---|---|---|---|
| Gender Of The Respondents * Level Of Satisfaction Towards Online Food Ordering Services | 5.890 | 4 | .208 | Insignificant | $H_0$ Accepted |
| Educational Qualification Of The Respondents * Level Of Satisfaction Towards Online Food Ordering Services | 26.747 | 24 | .316 | Insignificant | $H_0$ Accepted |
| Occupation Of The Respondents & Level Of Satisfaction Towards Online Food Ordering | 12.391 | 16 | .717 | Insignificant | $H_0$ Accepted |

| | | | | | |
|---|---|---|---|---|---|
| Services | | | | | |
| Monthly Family Income Of The Respondents * Level Of Satisfaction Towards Online Food Ordering Services | 38.469 | 20 | **.008**** | **Significant** | **$H_0$ Rejected** |
| Martial Status Of The Respondents * Level Of Satisfaction Towards Online Food Ordering Services | 4.737 | 4 | .315 | Insignificant | $H_0$ Accepted |

**FINDINGS**

1) There is no significant relationship between Gender of the Respondents and their Level of Satisfaction towards Online Food Ordering Services. (since p-value, 0.208> 0.05)

2) There is no significant relationship between Educational Qualification of the Respondents and their Level of Satisfaction towards Online Food Ordering Services. (since the p-value, 0.316 >0.05)

3) There is no significant relationship between Occupation of the Respondent and their Level of Satisfaction towards Online Food Ordering Services. (since the p-value, 0.717>0.05)

4) There is **significant** relationship between Monthly Family Income Of The Respondents and their Level Of Satisfaction Towards Online Food Ordering Services.(since the p-value, **0.008<0.01)**

5) There is no significant relationship between Martial Status Of The Respondents and their Level Of Satisfaction Towards Online Food Ordering Services. (Since the p-value, 0.0315>0.05).

**SUGGESTIONS**

- Least preferred service portal is "Zomato" by the consumers of Tiruchirappalli city because they charge a high price for delivery and limited restaurants only available which is surrounded by the users' location. Hence, Zomato may reduce the delivery charge and add more restaurants that are available throughout Tiruchirappalli city.
- Uber Eats providing only two types of payment options (Debit / Credit card, Paytm). Hence, Uber Eats should add more payment options like phonepe, mobikwik, freecharge wallets to make payment easily.

- Icecream / cool drinks are the least preferred food in digital food ordering because the ice cream was melted before the delivery. Hence, the restaurants should take utmost care while packing the ice cream / cool drinks.
- Variety of foods available in the restaurants is the least influencing factor that influence the consumers to use digital food ordering. Hence, the restaurants in Tiruchirappalli Town should add more food varieties in their menu to attract more foodies.

## CONCLUSION

The study also revealed that a major proportion of Respondents uses both Uber Eats and Swiggy to order their food online. With the fast-moving technology-proven lifestyle adopted and adapted by people today, this Online Food Ordering and delivering industry is predicted to have rapid growth in the years to come. From the study, it can be concluded that Online Food Ordering System is new and many of the users specifically above 40 years of age are not familiar with the ease of ordering food online. Mostly students prefer to order food online instead of going out for lunch. They feel ease of Placing Orders and time efficiency as main reason to prefer it. People in Tiruchirappalli Town are not that comfortable with Digital Payment Platforms and prefer paying Cash. Customers who wish to enjoy ambience of the restaurant hesitate to order food just for the sake of eating a meal.

## Scope for Further Research

The present study focuses on identifying the customer perception towards online food ordering Services in Tiruchirappalli Town. It can be further extended to have a comparative study of the customers residing in different geographic areas. Studies in future may also concentrate on the perception and opinion of the employees employed in the online food ordering industry so as to have a holistic opinion about the industry.

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# A DESCRIPTIVE STUDY ON THE MEAN DIFFERENCE BETWEEN THE RESPONDENT'S AGE GROUP SCORES ACROSS THE DIMENSIONS OF EFFECTIVE ORGANIZATIONAL COMMUNICATION



**Dr. K. SHEIK FAREETH**
Assistant Professor of Social Work, Jamal Mohamed College (Autonomous),
(Affiliated to Bharathidasan University), Tiruchirappalli.

## Introduction

In today's turbulent environment, change has become unique with the standard business practice and an organization needs to change in order to remain competitive. In the 21st century, charged with challenge and change, an organization needs the ability to respond fast. In order to be aware and effective, organizational members need to get clear, pertinent, and full information. When the uncertainty faced by an organisation, acquiring and gathering additional information is a solution. However, when the equivocality is high, the field is messy and unclear and new data may even add uncertainty, since it may be confusing. Thus, Goldhaber, and Daft and Lengel, connect organisational communication to uncertainty. According to them, communication is used in organisations to cope with uncertainty and to reduce it. Thus, an organization is indeed a social system, or better described, a subsystem (Beer, 1980) placed within and interdependent upon a larger, multifaceted social system.

## Rationale of the Study

Corporations are the work places in which individuals spend most of their time. Besides, fulfilling their tasks and responsibilities, the employees also try to maintain their relations with their subordinates within the corporation. There are a lot of people different from one other in terms of both the demographic aspects and their life styles.

At this point, one of the most important concepts that we face is communication. Thus, Organizational communication is highly contextual and culturally dependent, and is not an isolated phenomenon. Individuals in organizations transmit messages through face-to face, written, and mediated channels. It largely focuses on building relationships, or repeated interpersonal interactions, with internal organizational members and interested external public. Thus, organizational communication study shows that organizations rely on effective communication and efficient communication skills from their members.

**Statement of the Problem**

In 2000, statistics from the Society for Human Resource Management (SHRM, 2000) Retention Practices Survey revealed a turn-over rate of 21 to 26% in organizations due to lack of communication and job satisfaction. Voluntary turn-over increased across the board for 2003 to 2004 from 19 to 20% (NOBSCOT Corporation, 2006). Twenty-one percent of respondents reported poor communication and unsatisfied conditions of job as major reasons for the problem of turnover rate. Smaller organizations experienced a national turnover rate of 17% in the United States (SHRM, 2000). If individuals are not satisfied with their jobs and communications are not effective, problems often arise throughout the organization (Herzberg, 1974). Ineffective communication, lack of communication or inadequate communication are causing disturbance, employee turnover, disorder, failure to achieve goals, and damage the image of the organization (Chang, 1993).

**Scope of the Study**

In the past, we ourselves have defined communication essentially as a process of creating shared meaning through the use of signs and symbols. The process occurs in and among dyads, groups, and larger social structures through many means and for many purposes. Moreover, it is not merely a process of creating shared meaning, but also of constructing social realities in ways that are coordinated and actively managed (Pearce & Cronen, 1980). As explained by Donal Carbaugh, "Communication is socially situated meaning-making, generating pockets of coherence and community through cultural meanings and forms" (1988, p. 38). Fundamentally, relationships grow out of communication, and the functioning and survival of organizations is based on good relationships among individuals and groups. The executives have traditionally spent the majority of their time for communicating in one form or another (meetings, face-to-face discussions, memos, letters, e-mails, reports, etc.).

**Review of Literature**

**Mutuku, C. K. & Mathooko, P. (2014)** conducted a study to explore the effects of communication on employee motivation in Nokia Siemens Networks Kenya. The research design employed in this study was descriptive survey method. The population of study was 287 respondents comprising senior managers, middle level managers and support staff at Nokia Siemens Networks Kenya with its regional office in Nairobi. Stratified random sampling was used to select a sample population of 123 respondents. Both qualitative and quantitative data's were collected using the semi-structured questionnaire. Research indicates

that up to 70 per cent of change programmes fail and poor internal communication is seen as the principal reason for such failure. The study found that information sharing had the greatest effect on the employee motivation, followed by the employee involvement in decision making, then communication channels while the 7 C's of communication had the least effect to the employee motivation. The study recommends that the company managers should involve the employees of all cadres to experience on the intricacy of running the business. The management should ensure that there are clarity, courtesy, correctness and completeness of any information shared. Communication should always take into consideration timing and the media and the organization's structure has a significant impact on their communication.

**Aysha Sadia and** *et al.*, **(2016)** conducted a study on the Relationship between Organizational Communication and Employees Productivity with New Dimensions of Effective Communication Flow. This research looks over the influence of effectiveness of internal communication on employees' productivity. The core concentration in this study is level of communication in organization and how employees perceive communication, and what are the effects of internal communication on their work capability. The focus of this study is on the relation of employees' efficiency in organizational communication with the support of effective communication, as compare to previous study that only concentrated on organizational communication and productivity. Therefore after recognizing the effectiveness of communication the employee's productivity flourishes in organizational communication. Flow of effective communication in organizations develops the strong bonding between staff and management, then employees get trusted, that make them more productive.

**Joann Keyton (2017)** conducted a study on organizational communication, which is a dominant subarea of communication scholarship as recognized by the National Communication Association (NCA) and the International Communication Association (ICA). Because communication, and organizational communication as a subarea, is multiperspectival, this article first defines communication and then organizational communication. Next, the article describes the philosophical perspectives of organizational communication. The next section points to specific areas of individual-, dyadic-, group-, and organizational-level communication research in which communication and organizational psychology and organizational behavior (OPOB) share similar interests. The article concludes by describing practical implications of this area of scholarship (i.e., what can

organizations and individuals do with the findings of organizational communication scholarship) and by identifying promising areas of organizational communication study.



**Objectives of the Study**

1. To find out the relationship between socio-demographic profiles of the respondents and selected dimensions of effective practices on organisational communication.
2. To find out the influence of socio-economic variables in practices of effective organisational communication.
3. To quote suitable suggestions based on the findings of the research.

**Methods and Respondents**

There are 346 executives working in Shasun Pharmaceuticals Limited in Cuddalore District. The researcher decided to select all the 346 executives for the present research. While going for data collection, 22 executives were either on leave or deputed to attend training programmes. Hence, the researcher distributed the questionnaire to the remaining 324 executives. Out of 324 executives, 16 executives have not returned the questionnaire. Thus, the researcher was able to collect the data from 308 executives. While processing the data, it was found that 22 questionnaires were not completely filled in and were not found suitable for analysis. Finally, 286 executives were taken into account for analysis. The response rate for the present study is 83 percent. Census method was adopted in this study. Hence, the study is descriptive in nature.

**Tools of Data Collection**

The respondents were given a list of 60 positive statements that measured their extent of agreement towards the variables. The items were measured on a 5 point Likert scale with 1 representing low score (Strongly Disagree) and 5 representing a high score (Strongly Agree). These statements were selected after three rounds of pilot testing with the factor loadings above 0.70. For the reliability of the research tool, Crown Basch alpha test was performed, and the alpha value of 0.78 was obtained.

**Table: 1 : Socio – Demographic Profiles of the Respondents**

| Demographic | Respondents (n=286) | |
|---|---|---|
| | N | Percent |
| **Age** | | |
| Upto 30 years | 94 | 32.9 |
| 31-40 years | 102 | **35.7** |
| 41-50 years | 61 | 21.3 |
| Above 51 years | 29 | 10.1 |
| **Marital Status** | | |
| Married | 181 | **63.3** |
| Unmarried | 105 | 36.7 |
| **Religion** | | |
| Hindu | 203 | **71.0** |
| Muslim | 31 | 10.8 |
| Christian | 52 | 18.2 |
| **Domicile** | | |
| Rural | 65 | 22.7 |
| Urban | 221 | **77.3** |
| **Family Size** | | |
| Small | 197 | **68.9** |
| Medium | 60 | 21.0 |
| Large | 29 | 10.1 |
| **Family Type** | | |
| Joint Family | 127 | 44.4 |
| Nuclear Family | 159 | **55.6** |

**Inference**

The above table reflects the socio demographic profile of the respondents with regard to the respondents various aspects of their personal details. In order to investigate their age, 35.7 percent of the respondents are in the age group of 31-40 years, 63.3 percent of the respondents are married, 71 percent of the respondents' religion is Hinduism, 77.3 percent of the respondents are living in urban area, 74.5 percent of the respondents belong to Tamil Nadu, 68.9 percent of the respondents family size is categorized as small (i.e. three members), 55.6 percent of the respondents are living as joint family.

**Table:2**

**Mean Difference between the respondent's Age group scores across the dimensions of Effective organizational communication**

| Variable | N | Dom.1 | Dom.2 | Dom.3 | Dom.4 | Dom.5 | Dom.6 | Dom.7 |
|---|---|---|---|---|---|---|---|---|
| | | Mean | Mean | Mean | Mean | Mean | Mean | Mean |
| Below 30 years | 94 | 32.47 | 34.37 | 35.00 | 35.28 | 32.20 | 34.68 | 204.02 |
| 31 to 40 years | 102 | 34.37 | 36.71 | 36.86 | 37.85 | 33.98 | 35.91 | 215.70 |
| 41 to 50 years | 61 | 35.39 | 37.54 | 36.85 | 38.32 | 34.52 | 35.91 | 218.56 |
| Above 51 years | 29 | 35.79 | 39.65 | 39.00 | 39.82 | 33.72 | 37.41 | 225.41 |
| f value | | 2.355 | 1.927 | 2.349 | 2.593 | 1.607 | 1.025 | 2.123 |
| p value | | 0.072 | 1.927 | 0.073 | **0.043** | 0.188 | 0.382 | 0.097 |

***Df = 3,282***

*Domain1 = Communication Flow ; Domain2 = Communication Climate and Integration*
*Domain3 = Interpersonal Relationship ; Domain4 = Quality and Reliability of Information*
*Domain5 = Communication Barriers Domain6 = Strategies of Effective Communication*
*Domain7 = Overall Effective Organizational Communication*

**Inference**

**1.1 Age and Communication Flow**

**Result: f (3,282) = 2.355, p = 0.072**

The statistical analysis is shows that there is no statistically significant difference between the age group in the mean score of communication flow of the respondents.

However, the mean score of the respondents in the above Adulthood age group is higher (35.39 and 35.79 respectively), than their counter parts of the respondents in the young adulthood (32.47 and 34.37 respectively). Further, it shows that when the age group increases, the communication flow of the respondents is also increased.

**1.2 Age and Communication Climate & Integration**

**Result: f (3,282) = 1.927, p = 1.927**

The statistical analysis is shows that there is no statistically significant difference between the age group in the mean score of respondent's communication climate and integration.

However, the mean score of the respondents in the above Adulthood age group is higher (37.54 and 39.65 respectively), than their counter parts of the respondents in the young adulthood (34.37 and 36.71 respectively). But it shows there is slight difference in when the age group increases, the Communication Climate & Integration of the respondents is also increased.

**1.3 Age and Interpersonal Relationship**

**Result: f (3,282) = 2.349, p = 0.073**

The statistical analysis is shows that there is no statistically significant difference between the age group of the respondents in the mean score of respondents' Interpersonal Relationship.

However, the mean score of the respondents in the above Adulthood age group is more (36.85 and 39.00 respectively), than their counter parts of the respondents in the young adulthood (36.86 and 35.00 respectively). Further, it shows that when the age group increases, the Interpersonal Relationship of the respondents is also increased.

**1.4 Age and Quality and Reliability of information**

**$H_o$ -** There is no statistically significant difference between the age group of the respondents in the mean score of Quality and Reliability of Information in organizational communication.

**$H_1$ -** There is a statistically significant difference between the age group of the respondents in the mean score of Quality and Reliability of Information in organizational communication.

**Result: f (3,282) = 2.593, p = 0.043**

The statistical analysis is shows that there is a statistically significant difference between the age group of the respondents in the mean score of respondents' Quality and Reliability of information. The calculated value is less than table value ($p<0.05$). Hence, the **research hypothesis ($H_{1)}$ has been accepted** and the null hypothesis ($H_{o)}$ has been rejected.

However, the mean score of the respondents in the above Adulthood age group is higher (38.32 and 39.82 respectively), than their counter parts of the respondents in the young adulthood (35.28 and 37.85 respectively). Further, it shows that when the age group increases, Quality and Reliability of information of the respondents is also increased.

**1.5 Age and Communication Barriers**

**Result: f (3,282) = 1.607, p = 0.188**

The statistical analysis is shows that there is no statistically significant difference between the age group of the respondents in the mean score of respondents Communication Barriers.

However, the mean score of the respondents in the above Adulthood age group is more (34.52 and 33.72 respectively), than their counter parts of the respondents in the young adulthood (32.20 and 33.98 respectively). Further, it shows that when the age group increases, the Communication Barriers of the respondents is also increased.

**1.6 Age and Strategies of effective communication**

**Result: f (3,282) = 1.025, p = 0.382**

The statistical analysis shows that there is no statistically significant difference between the age group of the respondents in the mean score of respondents Strategies of effective communication.

However, the mean score of the respondents in the above Adulthood age group is higher (35.91 and 37.41 respectively), than their counter parts of the respondents in the young adulthood (34.68 and 35.91 respectively). Further, it shows that when the age group increases, the Strategies of effective communication of the respondents are also increased.

**1.7 Age and Overall Organizational Communication**

**Result: f (3,282) = 2.123, p = 0.097**

The statistical analysis is shows that there is no statistically significant difference between the age group of the respondents in the mean score of respondents of overall effective Organizational Communication.

However, the mean score of the respondents in the above Adulthood age group is higher (218.56 and 225.41 respectively), than their counter parts of the respondents in the young adulthood (204.02 and 215.70 respectively). Further, it shows that when the age group increases, the of the Overall Organizational Communication respondents is also increased.

**Way Forwarded:**

- To make superior-subordinate communication more effective, managers need to seek ways to share information, provide job guidelines, and exchange feedback with employees regularly, while employees should participate in open, and honest communication with managers.
- To improve horizontal communication, both managers and employees should pay attention to the exchange of information between teams or departments in the organization.

- Both managers and employees should improve their listening skills and non-verbal communication to improve interpersonal communication in the work environment.
- Select appropriate media for organizational communication
- Both managers and employees should give more attention to the selection of appropriate communication media.



**Conclusion**

Communication is a very important issue in companies, as it can either enhance or hinder effectiveness, innovation, satisfaction and efficiency. The most important role of organizational communications is relationship building. Relationship building will provide strong basis in case of crisis management and help in facing the changes in the organization.

This will raise moral of employees and make contribution to strategic goals of the organization. Definitely, it is not possible to make any business without good organizational communication and the employees who are the most important stakeholders of any organization.

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# ANALYSIS OF CONSUMER BUYING BEHAVIOUR OF INSTANT FOOD PRODUCTS IN MANAPPARAI

**Dr. A. ZEENATH AMMAN**
Assistant Professor PG Department of Commerce, Jamal Mohamed College (Autonomous), (Affiliated to Bharathidasan University), Tiruchirappalli-20, TamilNadu, India



**Abstract**

*In olden days people move from one place to another carrying their things with them. But now a days everything is available wherever we go. It is also available in a affordable price. Due to migration, increases nuclear family, self-cooking will stimulate to buy the instant food products. There are two types of products available in the market i.e. ready to eat and ready to cook .It is save time and helps to take part in another activities. Every kitchen shelf occupies the special place. The researcher analyze the frequency of buying behavior and the importance given to the brand preference etc. in selected areas .Consumers were changing their taste here and there. So, the producers should add additional features for their products. Western culture has brought about change in consumer mindset. Smartphones plays an important place to consume the instant food products. In 2017-2018 total food grain production was estimated at 275 million tons. During the last five years FPI sector has been growing at an Average Annual Growth Rate (AAGR). Adoption of new technology entrepreneurs have the fullest capacity to compete with other.*

**Key Words: Influencing factors, Sources of information, Ready to eat and ready to cook process IFP.**

## Introduction:

In contemporary times, instant foods can be defined as foods that provide convenience to consumers and assists in reducing "the time of preparation or cooking and drudgery", whereby no more than five minutes of tine is required from the time of food preparation to the food being consumed. Basically, as the demand on food is always high the food industry has become a "battle-field for many companies causing a great competition. Food gives us energy to work. Agriculture with it's allied sectors, is the largest source of livelihoods in India. 70% of it's rural households still depend primarily on agriculture for their livelihood.

In 2017-2018 total food grain production was estimated at 275 million tonnes. During the last five years FPI sector has been growing at an Average Annual Growth Rate (AAGR) and around 8.6 percent as compared to around 3.8 percent in agriculture and 7.7 percent in manufacturing.

With an increasing number of working people men as well as women has to maintain their family economically and to maintain their status. Being that they want to

consume their time to take part in another activities. Hence, consumers were changing their taste to instant food as compared to the traditional food.

**Importance of Instant Food Products**



Adoption of new technology entrepreneurs have the fullest capacity to compete with other. They try to give best to the society. Due to modernization food habit has also changed according their environment which exists. Now – a-day people were take instant food wherever it is available. It gives strength, energy and nutrition. People may migrate anywhere without the fear of food. Wherever they want to go they can get it. Advertisement is a very important marketing tool that exerts considerable influence on consumers' brand preference and their purchase behavior towards such brands.

**Objectives of the Study**

1. To study the awareness about instant food products in Manapparai.
2. To analyze the consumer buying frequency of instant food products.
3. To know the media for selecting the instant food products.
4. To find out the influencing factors towards the instant food products,
5. To know the brand preference.
6. To know the reasons for purchasing the instant food products.

**Hypothesis**

H1:There is a significance relation between duration of usage and buying behavior of the respondents.

H1:There is a significance relation between reasons for selecting particular brand and frequency of buying.

**Scope of the Study**

Instant Food Products occupy in every human in his day-to-day life. Food is one of the basic needs in human life. Without food they could not do anything. For that they have to depend who provide the food for them. Especially, children are fond of this kind of food. There are so many brands are available in the market. Among them the buyer has to choose the particular brand which one is given them quality and moreover the health conscious. This analysis gives an insight into the factors creating awareness and purchasing frequency of the product. It is based on a questionnaire method confined to only the users of instant food products. The study only restricted in Manapparai.

**Statement of the Problem**

Western culture has brought about change in consumer mindset which had led many multinational companies to find new space to fit their product sales in people's mindset. It is valuable for businesses to understand this process because it helps businesses better tailor

their marketing initiatives to the marketing efforts that have successfully influenced consumers to buy in the past.

**Review of Literature**



**A.K.Ramasamy, G.Kalaivanan, S.Sukumar(2005):** People changed his food habits according to his taste, experience and availability of food materials and also search of new techniques to speed up the cooking process in order to cope up with mechanical life, as they have do not have sufficient time have to yield themselves to the fast changing lifestyles as regards cooking and food habits.

**N.Anitha, S.Radhika(2013):** The existence of instant food fulfilled the needs of modern human being. Canned food, convenience food, fast food, frozen food, instant products, dried food, preserved food all comes under instant food. The standard of living is also changing due to rise in income level, influence of western countries, more global trade and travelling . hence, people are changing their taste to instant food as compared to the old traditionally prepared food.

**E.Ali Ibrahim: (2018):**Foods are consumed for to gain some nutrition. Consumers satisfy his wants with variety of goods and services. Consumers are influenced by particular commodities or particular retail store. In historic days, human beings have their foods slowly but in present generation trend have been changed. Most of the people like to eat food which are easy to prepare.

**Methodology**

This study is descriptive in nature. The present study has incorporated the collection of both primary and secondary data that are available. To test the attitude of 100 consumers towards instant food products within the four areas through questionnaire. Convenient sampling techniques were used. Chi –square test has been applied to know the significance of certain variables at 5 per cent level of significance and F test that the two variance are random samples.

**Limitations**

1. This study revolves around selected areas in Manapparai and it may not reflect the entire population opinion.
2. The study sample only 100 respondents because of lack of resources and convenience.
3. Respondents biased or dishonest answer.
4. Difficult to communicate through local language.

**Analysis and Interpretation:**

**TABLE -1.**

**Personal details of the respondents**



| GENDER | No. of Respondents |
|---|---|
| Male | 30 |
| Female | 70 |
| **TOTAL** | 100 |
| **AGE** | |
| 20-30 | 25 |
| 31-40 | 50 |
| Above 40 | 25 |
| **TOTAL** | 100 |
| **MARITAL STATUS** | |
| Married | 80 |
| Unmarried | 20 |
| **TOTAL** | 100 |

*Source: Primary data*

**Interpretation:** This table shows that the personal details of the respondents. From that male are 30 and 70 are female, 25 respondents are between the age of 20-30, 50 are within in the age of 31-40 and 25 respondents are above the age of 40.

**TABLE-2.**

**DURATION OF USAGE OD INSTANT FOOD PRODUCTS**

| Instant Food Products | Less than 3 months | 3 to 6 months | Above 6 months | Total |
|---|---|---|---|---|
| **Ready to eat** | 25 | 15 | 10 | 50 |
| **Ready to cook** | 13 | 30 | 07 | 50 |
| **Total** | 38 | 45 | 17 | 100 |

*Source: Primary data*

**Interpretation:** This table shows that time period that the usage of the instant food products. 38 respondents are used below than the 3 months, 45 respondents' duration period is 3 to 6 months and 17 respondents are used above the 6 months for ready to eat and as well as ready to cook. .

**TABLE-3.**

**BRAND PREFERENCE OF THE RESPONDENTS**

| Instant Food Products | Aachi | Sakthi | MTR | Total |
|---|---|---|---|---|
| **Ready to eat** | 14 | 25 | 11 | 50 |
| **Ready to cook** | 18 | 25 | 07 | 50 |
| **Total** | 32 | 50 | 18 | 100 |

*Source: Primary data*

**Interpretation:** The above table outlined that the brand preference given by the respondents. From the above brands 32 respondents are prefer only Aachi instant food products ready to eat and ready to cook, 50 respondents are prefer Sakthi products and 18 respondents are prefer only MTR.

**TABLE-4.**

**FREQUENCY OF BUYING OF THE RESPONDENTS**

| Instant Food Products | Daily | Twice in a week | Once in a week | Total |
|---|---|---|---|---|
| **Ready to eat** | 24 | 20 | 06 | 50 |
| **Ready to cook** | 22 | 18 | 10 | 50 |
| **Total** | 46 | 38 | 26 | 100 |

*Source: Primary data*

**Interpretation:** The above table portrays that frequency of buying behavior of the respondents. 46 respondents are buying on daily basis, 38 respondents are buying twice in a week and 26 respondents are buying once in a week.

**TABLE-5.**

**SOURCES OF INFORMATION OF THE RESPONDENTS**

| Instant Food Products | Television | Radio | Through mobile | Total |
|---|---|---|---|---|
| **Ready to eat** | 20 | 03 | 27 | 50 |
| **Ready to cook** | 15 | 05 | 30 | 50 |
| **Total** | 35 | 08 | 57 | 100 |

*Source: Primary data*

**Interpretation:** The above table shows that the sources of information get by the respondents. 35 respondents are known through from television, 8 respondents are known from radio and 57 respondents are known through smart phones.

**Chi – Square Test**

**Observed Frequency**

| Frequency of | Brand Preference | | | |
|---|---|---|---|---|
| | Aachi | Sakthi | MTR | Total |
| Daily | 12 | 15 | 05 | 32 |
| Once in a | 15 | 25 | 10 | 50 |
| Twice in a | 06 | 10 | 02 | 18 |
| | 33 | 50 | 17 | 100 |

Chi-square for comparing the frequency of buying and brand preference of Instant food products.

| O | E | O-E | $(O-E)^2$ | $(O-E)^2/E$ |
|---|---|---|---|---|
| 12 | 10.56 | 1.44 | 2.0736 | 0.1964 |
| 15 | 16.5 | -1.5 | 2.25 | 0.1364 |
| 06 | 5.94 | 0.06 | 0.0036 | 0.0006 |
| 15 | 16 | -1 | 1 | 0.0625 |
| 25 | 25 | 0 | 0 | 0 |
| 10 | 09 | 1 | 1 | 0.1111 |
| 05 | 5.44 | -0.44 | 0.1936 | 0.0356 |
| 10 | 8.5 | 1.5 | 2.25 | 0.2647 |
| 02 | 3.06 | -1.06 | 1.1236 | 0.3672 |
| | | | | 1.1745 |

Degree of freedom

V = (r-1) (c-1)

= (3-1) (3-1)

V = 4

Calculated value = 1.1745

Degree of freedom = 4

Table value = $x^2$ 0.05 = 9.49

The calculated value is less than the table value, this indicates that there is significant association between frequency of buying behavior and brand preference. Therefore the alternative hypothesis is accepted.

**F – TEST:**

| $X_1$ | $(X-\bar{X}_1)$ $X_1$ | $X_1^2$ | $X_2$ | $(X-\bar{X}_2)$ $X_2$ | $X_2^2$ |
|---|---|---|---|---|---|
| 25 | 0 | 0 | 28 | 3 | 9 |
| 20 | -5 | 25 | 25 | 0 | 0 |
| 20 | -5 | 25 | 28 | 3 | 9 |
| 35 | 10 | 100 | 19 | -6 | 36 |
| $\sum x_1=100$ | $\sum x_1=0$ | $\sum x_1^2=200$ | $\sum x^2=100$ | $\sum x_2=0$ | $\sum x_2^2=54$ |

$S_1^2 = \sum x_1^2 / n_1 - 1 = 200 / 4 - 1$

$= 200 / 3 = 66.66$

$S_2^2 = \sum x_2^2 / n_1 - 1 = 54 / 4 - 1$

$= 54 / 3 = 18$

$F = S_1^2 / S_2^2$

$= 66.66 / 18 = 3.703$

$V_1 = 3$, $V2 = 3$ $F_{0.05} = 9.277$

Calculated value is less than table value. There is relation between buying behavior and duration of buying behavior. So the alternative hypothesis is accepted.

**FINDINGS:**

1. It is revealed that out of 100 respondents 45 respondents are planned before purchasing.
2. 45 respondents are to buy the instant food products and used for 3 to 6 months.
3. It is revealed that 30 respondents are influenced by parents.
4. 50 respondents are chosen their brand as Sakthi.
5. 46 respondents are habitual to buy on daily basis.
6. 57 respondents are get information through smartphones.

**SUGGESTIONS:**

1. Smartphone users are increases day by day. So, the manufacturer has to remind them frequently through the smartphones.
2. Price is the important factor to boost up the sales of the product. Every buyer has to compare the price element with other even though they purchase the branded one. So the producer has to concentrate on price with quality.
3. In rural areas people were not aware of the instant food products. In that area the sales promotional activities help to increase the sales.
4. Homemakers were the major decision makers on consumption of instant food products. So the manufacturer must observe their buying behavior.
5. The monthly income of the family should balance the buying behavior. Based on that the quantity of instant food product users should packed in low quantity.

## CONCLUSION:

Consumer buying behavior is a stimulating factor for every product particularly food. Food is the basic need and it gives us energy to work. In these days, consumption of hygienic food is highly solicited. Now-a-days every Indians' festivals, functions and other events are celebrated with readily available food. Especially event management provide instant hygienic food. And also motels are providing this kind of instant foods. The customers' relationship with food and others may change drastically not only in buying behavior and also in the way of consume.

## SCOPE FOR FURTHER STUDY:

The present analysis is helps the researcher to learn depth knowledge a about consumer buying behavior. Further the researcher found that unstudied area like impact of marketing mix in online marketing and effectiveness of advertisement in social networks, etc.

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# CUSTOMER BUYING BEHAVIOUR TOWARDS FAST MOVING CONSUMER GOODS (FMCG) WITH SPECIAL REFERENCE TO RURAL AREAS OF KARUR DISTRICTS



**Dr. R. NIJANTHAN**
Assistant Professor, PG Department of Commerce, Jamal Mohamed College,
(Affiliated to Bharathidasan University), Tiruchirappalli – 20.

**Dr. K. VIJAYAKUMAR**
Assistant Professor, PG & Research Department of Commerce, Jamal Mohamed College,
(Affiliated to Bharathidasan University), Tiruchirappalli – 20.

**Abstract**

*The customer has a wide variety of choice and opinions for selecting FMCG products, that the producers have to improve the innovate additional values to the products for their continues its presence in the market field. Although through this survey we can understood that the customer in this current scenario not only to purchase the products on the basis of one certain content they also carefully analyze the various factors and go for the purchase decision. Because of the consumer perception may be varied to products to products and even time to time and also to persons to persons it gets varies. This study consists of response of different respondents who specifies their pre-determined factors which derives them while Purchasing the FMCG products.*

**Keywords: FMCG, Purchasing Factor, Perception**

## Introduction

The aim of marketing is to meet and satisfy the customers' needs and wants. The field of consumer behavior studies how individuals, groups and organization select, buy and dispose of goods, services, ideas or experience to satisfy the needs and wants. Rural Marketing is the process for developing, pricing, promoting, distributing rural specific goods and a service leading to exchange between rural and rural markets which satisfies customer demand and also achieves organizational objectives. The new trend today in the marketing Scenario is "Rural Marketing". The Indian marketing segmentation is divided in to urban and rural market. Rural marketing is an important concern for manufacturers who aim of these mass markets with huge potential lies in their income basket. Rural India represents the heart of Indian approximately 70% of the population lives in over half million villages, generating more than half of the National Income. Rural consumers have customs and behaviour that the

marketer may find difficult to contend with. Fast Moving Consumer goods which are popularly known as consumer package or Non durable goods. The FMCG include all consumable product which peoples buy at regular intervals such as Soap, Detergent, Tooth paste, Cosmetic items, Shaving products, packaged food stuff and house hold accessories etc.



**Review of Literature**

**Munir A. Abbasi, , Azlan Amran, Hadiqa Riaz, Noor e Sahar & Hassan Ahmed (2020),** This study Influence of Pester Power on Parents' Buying Decision: A Focus on FMCG Products in Pakistan examined the impact of pester power on parent's buying decisions, considering the peer influence, store environment, product packaging, and advertisement as stimuli of pester power.

**Amandeep Singh, Babita Singla, Sandhir Sharma (2020),** a study entitled that "An Empirical Study of Factors Affecting the Selection of Point of Purchase Location: A Case of FMCG Industry" in this research the researcher explained that, In spite of the fact that the supreme benefit made on FMCG items is moderately little, they, for the most part, sell in huge amounts, so the total benefit on such items can be enormous. This examination paper tries to portray the general significance of the variables influencing the client in the choice of a buy area. In the ever-increasing field of the Super Markets still, the majority of the respondents like to buy the washing cleansers from Traditional Indian Stores. The essential explanation behind the choice of convenience stores in the year's long trust that those stores have made, in addition, this is the area from where their senior used to buy the items so as they have begun buying the equivalent.

**Thejaswini, H. D. and Nagaraju, B., (2018),** "A study of consumers attitude towards eco friendly FMCG products with reference to Karnataka", this study reveals that, The research revealed that the green consumers are having more concerned towards the environment and have moderate awareness on Eco-friendly FMCG products. The green consumers are having positive attitudes towards Eco-friendly products and they exhibit that Eco-friendly products are available in few shops. The consumers purchase Eco-friendly products as it is safe and healthy for the environment and as well as for the human beings. The prices of Eco-friendly products are too high as it is compared with non Eco-friendly products and it is a main barrier for purchasing Eco-friendly FMCG products. Environment is not only the asset of an individual but it is responsibility of each and every individual to preserve the environment.

**Objectives of this study**

- To study the Behaviour of Rural Consumer towards Purchasing Decision regarding FMCG
- To analyze the factors that influence towards Consumer Behavior of FMCG
- To study the Customer Satisfaction on the FMCG



**Statement of the Problem**

Now a days many varieties of personal care products like toothpaste& brush, bath soap shampoo, hair oil, etc. are available in the market but the users are not in a position to identify and select a particular brand. Hence because of this all FMCG companies undertakes various strategies to deliver their product information to the consumers through internal and external source. Despite this only some of the sources induce them to buy those products. In the meantime, the level of income and size of the family also affects the purchases behaviour of the consumers which determine their standard of living.

**Methodology**

**Sampling**

The necessary data for the study has been obtained through issue of questionnaires the people. 153 sample respondents were selected from rural areas of Karur districts using Convenience Sampling technique has been adopted to collect the data from the sample respondents.

**Source of data**

The current study is based on primary sources of data is obtained through issue of questionnaire to the peoples of karur districts covering the rural areas of pasupthipalayam, Aravakurichi, Krishnarayapuram and kulithalai to know Purchasing Behaviour of Fast Moving Consumer Goods.

**Limitations of the study**

1. The study focused exclusively on purchasing behaviour of FMCG selected for the study.
2. The study is limited to the rural areas of karur district so the results may vary to other parts.
3. As the consumers furnish the required information from their memory and experience the collected data suffer from recall bias

4. The analysis was on the basis of information/opinion of the respondents which may change of time, trend, lifestyle changes etc.

**Analysis and Interpretation of Data**



**Table No - 1.1 : Demographic factors**

| **Demographic factors** | | **Frequency** | **Percentage** |
|---|---|---|---|
| **Gender** | Male | 90 | 60 |
| | Female | 60 | 40 |
| **Age** | Below 20 | 12 | 08 |
| | 21-30 | 36 | 24 |
| | 31-40 | 30 | 20 |
| | 41-50 | 42 | 28 |
| | Above 50 | 30 | 20 |
| **Marital Status** | Single | 45 | 30 |
| | Married | 105 | 70 |
| **Monthly Income** | Rs.2000 and below | 27 | 18 |
| | Rs.2001 to Rs.4000 | 42 | 28 |
| | Rs. 4001 to Rs. 6000 | 57 | 38 |
| | Rs. 6001 to Rs.10,000 | 15 | 10 |
| | Above 10,000 | 9 | 06 |
| **Qualification** | School Dropout | 48 | 32 |
| | 10th Class | 36 | 24 |
| | 12th Class | 30 | 20 |
| | Graduate | 36 | 24 |
| | Post Graduate | 0 | 0 |
| | Others | 0 | 0 |
| **Occupation** | Student | 39 | 26 |
| | Unemployed | 24 | .16 |
| | Employee | 30 | 20 |
| | Self Business | 36 | 24 |
| | Others | 21 | .14 |

**Table No - 1.2 :Recent /Regular purchase of FMCG Product**

| Fast Moving Goods | Frequency | Percentage |
|---|---|---|
| Soap | 10 | 20 |
| Toothpaste | 12 | 24 |
| Food Stuff | 18 | 36 |
| Detergent | 10 | 20 |

**Table No - 1.3 :Frequency of Purchase**

| Fast Moving Goods | Frequency | Percentage |
|---|---|---|
| Daily | 75 | 50 |
| Weekly | 30 | 20 |
| Fortnightly | 24 | 16 |
| Monthly | 21 | 14 |

**Table No - 1.4 :Influence of purchasing**

| Fast Moving Goods | Frequency | Percentage |
|---|---|---|
| Price | 60 | 40 |
| Quality | 30 | 20 |
| Packing | 15 | 10 |
| Influence by others | 45 | 30 |

**Table No - 1.5 :Do you prefer any brand**

| | Frequency | Percentage |
|---|---|---|
| Yes | 60 | 40 |
| No | 90 | 60 |

**Table No - 1.6 :Sources of information**

| Sources | Frequency | Percentage |
|---|---|---|
| Newspaper | 45 | 30 |
| Television | 48 | 32 |
| Radio | 15 | 10 |
| Relatives | 24 | 16 |
| Other sources | 45 | 12 |

**Table No - 1.7 : Purchasing Decision**

| Particulars | Frequency | Percentage |
|---|---|---|
| Self | 66 | 44 |
| Wife/Husband | 30 | 20 |
| Father/Mother | 15 | 10 |
| Son/Daughter | 24 | 16 |
| Grand Son/Grand Daughter | 15 | 10 |

**Findings:**

- ✓ It is found that the 60% of the respondent are male and 40% respondents are female the finding shows that the age of the most respondent is 41-50 (28%). It is found that most of the respondents are married one. It is found that most of the respondent having monthly income of 4001 to 6000. Most of the respondents are school drop out and doing their own business.
- ✓ The frequent product which is purchased by most of the respondent is daily food stuff like Biscuits, confectioneries, packaged foods etc.
- ✓ Most of the respondent purchases the product on daily basis
- ✓ The above table shows that the price of the product is the most important factors while the rural consumer purchasing the products.

- ✓ Brand is not play a key role while purchasing the product. Rural consumers prefer the products which are available at the moment. While as some rural consumers prefer the branded FMCG product.
- ✓ Television advertisement play a key role after newspaper advertisement in rural area, as most of the house has a television set at their home.
- ✓ Majority of the purchasing decision is taken by the respondent himself/herself.

**Conclusion:**

On the basis of the study we conclude that the rural consumer purchasing behaviour is same as the urban consumer. The rural consumers are giving the price as an important factor while purchasing the product and they prefer the products which are regularly available in their area. It is necessary for the companies to provide their product whenever it required and satisfy the rural consumers want.

**Scope for further research**

1. The possibilities for further research which can be done on comparison between separate categories.

2. This study is done in Karur district; the further research can be done in various places.

3. The further research can be done in comparative with Rural and urban areas.

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# A STUDY ON CUSTOMER SATISFACTION TOWARDS PURCHASE OF SECOND-HAND PRODUCT USING ONLINE APPLICATIONS WITH REFERENCE IN TIRUCHIRAPPALLI DISTRICT



**Dr. M. MARIMUTHU**
Assistant Professor, PG & Research Department of Commerce, Jamal Mohamed College (Autonomous) (Affiliated to Bharathidasan university) , Tiruchirappalli -20

**S. DHILSHATHUNNISA**
Ph.D (P.T) Research Scholar, PG & Research Department of Commerce, Jamal Mohamed College (Autonomous) (Affiliated to Bharathidasan university) , Tiruchirappalli -20

**Abstract**

*The World Wide Web has become a web that unites all the people all over the world together. In recent years, second-hand products have received more and more attention, and the demand for second-hand products is also increasing. In line with the demand for second-hand products the consumption pattern has also increased. The popularity of second hand product and delivering services is steadily growing and the expectations of the users are also increasing. In this connection, the awareness of the customers about second hand products and about the services of the selling companies gains significance. This has inspired the researcher to undertake the present study to investigate the Customers' views about the services they receive from the different Online resell application. This study will help the service providers to understand the consumers' perception, needs and views on the basis of the results of the study. Convenience sampling method is used to collect the data. The sample of 60 respondents is taken in for analysis and validation of the statements. ANOVA and Multiple Regression test is used to analyses the relationship between customer awareness towards purchasing second-hand product in flea market with reference to Tiruchirappalli district*

**Keywords: Customer, awareness, flea market, Second hand Product, Applications**

## Introduction

People all over the world are becoming more conscious and concerned about the environment and as this wary thinking changed, their behavior changed accordingly has been benefitted. The Market is a place to buy and sell different types of goods, and each marketer has a certain space and consumer groups. In the past, we have heard of the system of

bartending, that is the exchange of commodities for other commodities, but with the introduction of currency and commodities are exchanged at a certain price. Undoubtedly, new products have value in recent days. A flea market is a type of street market that provides space for sellers to sell second-hand goods previously owned. There are many products available at the flea market, such as second-hand goods, collectibles, antiques and vintage clothing. In recent years, second-hand products have received more and more attention, and the demand for second-hand products is also increasing. According to the demand for second-hand products, consumption patterns have also increased. The popularity of second hand product and delivering services is steadily growing and the expectations of the users are also increasing. In this connection, the awareness of the customers about second hand products and about the services of the selling companies gains significance. This has inspired the researcher to undertake the present study to investigate the Customers' views about the services they receive from the different Online resell application. Such as OLX, Quikr.com, second hand mall.com , allindiashop.com etc.,

**Statement of the Problem**

The experience of buying second-hand products is not satisfactory to customers. In recent years, second-hand products have received more and more attention, and the demand for second-hand products is also increasing. This increase an be seen in the turnover of second-hand stores. Therefore, the demand for second-hand products has increased . this article studies the common advantages and understandings of various customers to understand the current situation. Many marketers encourage consumers to use the various advantages of second-hand products. This research analyzes the consumers awareness towards second hand product in flea market with reference to Tiruchirappalli district.

**Scope of the Study**

Basically, this research was conducted to understand how customers perceive second-hand products. Customers opinions may vary in different situation. Through this research, we can better understand the "Flea Market". We will understand the customer behavior of second-hand products and services provided in the Trichy region and understand the variables that affect their behavior. Therefore, these findings may help service providers conduct research on these variables to fill in gaps in consumer perceptions. The research is mainly

focused on online applications such OLX, Quikr.com, Secondhandmall.com, allindiashop.com. customers have purchase awareness in Tiruchirapplli.

**Objectives**



- Analyze customers interest on buying second hand product
- To find out the comparative analysis between Such as OLX, Quikr.com, second hand mall.com , allindiashop.com etc.,
- To analysis the popularity of second hand product applications
- To find out which factors that influence to purchase second hand product
- To evaluate the growth of flea market.

**Review of Literature**

**Strahle, Jochen & Klatt, Linda. (2017). "The Second Hand Market for Fashion Products.**" The second-hand concept indicates the recent growth trend or clothing, which has led to an increase in the number of second-hand stores and the development of new second-hand retail forms. This article focuses on the current second-hand market for fashion products, and introduces the different motivations for second-hand consumption and alternative consumption cannels for second-hand products. The findings of this article are based on the literature of academic articles and case studies. The results show that the second-hand market has a high potential due to consumers increasing interest in buying second-hand products. This articles focuses on the second-hand market of fashionable products in western society. This means that there is no research on second-hand products for disadvantaged people in poor countires.

**Marike Venter de Villiers, Anna Visnenza, Neo Phiri. (2018)** " Importance of location and product assortment on flea market loyalty" The latest trends in consumerism highlight the proliferation of the global flea market economy. Which has made an important contribution to the development of the informal sector. Although many studies have explored this topic in different contexts, few studies have explored the factors affecting millennial consumer loyalty and the internal relationship between market experience and purchase intention. Though qualitative research, 280 self-managed questionnaires were distributed among millennial consumers. Data analysis was performed using SEM SPSS 23used. The results show that all seven hypothesis presented are meaningful. In other words, market location, product types and market experience will have a positive impact on consumers purchase intention and market loyalty. This article is essential for brands and retailers who

wish to extend their distribution network to the informal market economy. When investing in a flea market economy, marketers should be aware of the importance of market location and product classification. The research results of this paper have contributed to the literature in the rapidly developing informal market economy.



**Park, Minjae & Jung, Ki & Park, Dong. (2019) "Warranty cost analysis for second-hand products under a two-stage repair-or-full refund policy"** the author consider the best warranty policy for second-hand products based on a two-stage repair or full refund maintenance strategy to determine the best warranty period from the dealers perspective. Since second-hand products may not be suitable for replacing faculty products. The author newly introduced the concept of full refund instead of replacement in this article. The author derive mathematical formulas to evaluate the expected length of a maintenance cycle and the expected total maintenance cost during the cycle. As the criterion of the best warranty policy, the author propose the best warranty policy by using the expected cost during the product maintenance cycle. Assuming the power law model of product failure and the two-parameter distribution of repair time. the author will digitally explain our proposed warranty policy and conduct sensitivity analysis to study the influence of several related parameters on the best warranty policy.

**Research Methodology**

This section described the method and sources of data used in the research path. It is included the sample size population, sample size and technique, data collection and data analysis technique.

**Research Design**

Random sampling and convenient sampling techniques are applied according to the convenience of the researcher.

In the present study the researcher decided to collect the data from 60 respondents of various flea market app (Such as OLX, Quikr.com, second hand mall.com , allindiashop.com etc.,) in Tiruchirapalli District.

**Data Collection**

Primary data has been collected in this research. Primary data is the data collected specially for the study currently undertaken. A well structured questionnaire was prepared by the researcher to collect the primary data. Secondary data means data

that are already available i.e. they refer to the data which have been analyzed and collected by someone else. Here the Secondary data have been collected from the journals, books, profiles and magazines related with Smartphone strategy.



**Statistical Tool Used For Analysis Of Data**

The collected data have been represented in the forms of tables, bar chart, etc. The statistical tools of correlation was applied to test the relevance of results of the analysis. The diagrammatic representation for tabulation is also shown.

The collected data is tabulated for simple and easy analysis and meaningful interpretation. To study the relationship between the demographic variables and overall satisfaction with purchasing second hand product in flea market, one way analysis of variance test, rank correlation and multiple regression is used by SPSS 20.

**Limitation Of The Study**

- Only 60 respondents were taken into account for the research study.
- The findings are based only on the information given by the respondents.
- The study is confined in Tiruchirapalli District.
- The time allotted for the study and data collection was insufficient for collecting analyzing data.
- Due to the economic constraint the study was restricted to 60 sample respondents among the population which was difficult.

**Analysis and Interpretation**

**Table No. 1**

**Demographic Profile of the Respondents**

| Demographic | Category | Frequency | Percentage |
|---|---|---|---|
| **Gender** | Male | 32 | 53.33 |
| | Female | 28 | 46.67 |
| | **Total** | **60** | **100.0** |
| **Age (in years)** | Below 25 years | 8 | 13.33 |
| | 26 -30 years | 26 | 43.33 |
| | 31 - 45 years | 14 | 23.33 |
| | Above 35 years | 12 | 20.00 |
| | **Total** | **60** | **100.0** |
| **Educational qualification** | HSS & Below | 12 | 20.00 |
| | ITI & Diploma | 15 | 25.00 |
| | UG & PG | 29 | 48.33 |
| | Others | 4 | 06.67 |
| | **Total** | **60** | **100.0** |

| | | | |
|---|---|---|---|
| **Occupation** | Government | 18 | 30.00 |
| | Private Employee | 22 | 36.67 |
| | Own Business | 16 | 26.67 |
| | Others | 4 | 06.67 |
| | **Total** | **60** | **100.0** |
| **Monthly Income ( in ₹)** | Less than ₹ 10,000 | 11 | 18.33 |
| | ₹ 10,001 – ₹ 15,000 | 13 | 21.67 |
| | ₹ 15,001- ₹ 20,000 | 19 | 31.67 |
| | More than ₹ 20,000 | 17 | 28.33 |
| | **Total** | **60** | **100.0** |

***Source: Primary data***

The above table 1 describe about that 53.33 percent of the respondents are male, 43.33 percent of them are belong to 26 – 30 years age group, 48.33 percent of the respondents are educational qualification is UG & PG, 36.67 percent of them were private employee, 31.67 percent of the respondents monthly income is between ₹ 15,001 – ₹ 20,000.

**Table No. 2**

**Customer awareness towards second hand product**

| Customer | Category | Frequency | Percentage |
|---|---|---|---|
| **App used by the respondents** | OLX | 27 | 45.00 |
| | Quikr.com | 19 | 31.67 |
| | Second hand mall | 4 | 06.67 |
| | Others | 10 | 16.67 |
| | **Total** | **60** | **100.0** |
| **Reason for purchasing second hand product** | Save money | 12 | 20.00 |
| | Variety of products | 18 | 30.00 |
| | Self Interest | 21 | 35.00 |
| | Others | 9 | 15.00 |
| | **Total** | **60** | **100.0** |
| **Frequency of Purchasing Product** | Mobile phones | 23 | 38.33 |
| | Cars | 12 | 20.00 |
| | Antiques | 5 | 08.34 |
| | Others | 20 | 33.33 |
| | **Total** | **60** | **100.0** |
| **Overall opinion towards second hand product** | Highly satisfied | 11 | 18.33 |
| | Satisfied | 24 | 40.00 |
| | Moderate | 23 | 38.33 |
| | Dissatisfied | 2 | 03.33 |
| | Highly Dissatisfied | 0 | 0.00 |
| | **Total** | **60** | **100.0** |

***Source: Primary data***

The above table 2 describe that 45 percent of them are used OLX, 35 percent of them are purchase second hand product form their own interest, 38.33 percent of the respondents

are frequency of purchasing product is mobile phones and 40 percent of them Satisfied with the products.

**Analysis of Variance (ANOVA – TEST)**



**Table No. 3**

***Null Hypothesis:*** There is no significant difference among the demographic variables in the level of overall satisfaction. ANOVA was applied to find out the level of satisfaction between the independent variables wise age, educational qualification, occupation, income level.

| Factors | F-value | P Value | Result |
|---|---|---|---|
| **Age** | **6.432** | **0.001** | **Not Significant** |
| Educational Qualification | 4.732 | 0.017 | Not Significant |
| Occupation | 5.896 | 0.008 | Not Significant |
| Monthly Income | 6.436 | 0.000 | Not Significant |

From the above table it can be inferred that the result of one way ANOVA test has proved that there is no significant difference among various demographic factors on the level of overall satisfaction.

**Table No. 4**

**Multiple Regression Results of Overall Satisfaction towards consumer awareness Factors**

| **Variables** | **Unstandardized Coefficients** | **Standardized Coefficients** | | **T** | |
|---|---|---|---|---|---|
| | **B** | **Std. Error** | **Beta** | | |
| **(Constant)** | 0.732 | 0.062 | - | 6.523 | 0.000 |
| Awareness of the Product | 0.437 | 0.052 | 0.258 | 4.351 | **0.017**** |
| Availability of Product **($X_2$)** | 0.331 | 0.043 | 0.432 | 5.621 | **0.008**** |
| Advertisement about the | 0.523 | 0.048 | 0.267 | 5.221 | **0.002**** |
| **R – value** | **0.782** | | | | |
| **$R^2$ – value** | **0.672** | | | | |
| **F – value** | **17.325** | | **p=0.000** (p<0.01)** | | |

***Source: Primary data*** ***** Significant at the 0.01 level (2-tailed);***

**** Significant at the 0.05 level (2-tailed);***



**The multiple correlation coefficient is** 0.782 which measures the degree of relationship between the actual values and the predicted values of the customers'. Since the predicted values are obtained as a linear combination awareness of Product ($X_1$), Availability of Product ($X_2$) and advertisement about the product ($X_3$) the coefficient value of 0.782 indicates that the relationship between overall satisfaction and the four independent variables of customer awareness factor is quite strong and positive.

**The Coefficient of Determination R-square** measures the goodness-of-fit of the estimated Sample Regression Plane (SRP) in terms of proportion of the variation in the dependent variables as explained by the fitted sample regression equation. Thus, the value of **R square is 0.672 which** simply means that about 67.2 **percent** of the variation in awareness of Product ($X_1$), Availability of Product ($X_2$) and advertisement about the product ($X_3$) the coefficient value of 0.782 indicates that the relationship between overall satisfaction and the four independent variables of customer awareness factor is quite strong and positive and R-square value is significant at 5 percent level.

**The Multiple Regression Equation is**

$$\hat{Y} = 0.732 + 0.437\ X_1 + 0.331\ X_2 + 0.523\ X_3$$

- From the above table it reveals that ***'Availability of the Product'*** is best predicting variable having a high β value of 0.331 among the other variables of customer awareness factor with the relationship of overall satisfaction.

**FINDINGS SUGGESTIONS AND CONCLUSION**

**Major Findings**

- 53.33 percent of the respondents are male, 43.33 percent of them are belong to 26 – 30 years age group, 48.33 percent of the respondents are educational qualification is UG & PG, 36.67 percent of them were private employee, 31.67 percent of the respondents monthly income is between ₹ 15,001 – ₹ 20,000.
- 45 percent of them are used OLX, 35 percent of them are purchase second hand product form their own interest, 38.33 percent of the respondents are frequency of purchasing product is mobile phones and 40 percent of them Satisfied with the products.

- The result of one way ANOVA test has proved that there is no significant difference among various demographic factors on the level of overall satisfaction.
- From the above table it reveals that ***'Availability of the Product'*** is best predicting variable having a high β value of 0.331 among the other variables of customer satisfaction factor with the relationship of overall satisfaction.

**Suggestions**

- Resell App should improve the payment security.
- Necessary information should be provided to the users to develop the programs through which product information is shared and consumer experience of limited product.
- The marketing professionals to develop the brand strategies for the product as wee as its marketing activity it is necessary to stimulate consumers personal needs.
- Recommendations regarding the quality of product has to be accepted from the respondents which helps the company to understand the areas where they should improve.
- They should properly categories the product.

**Conclusion**

Apps for second hand product have now become a major hit in India. There are several flea market apps in India that can be downloaded from the comfort of homes on smart phones. On analyzing the consumer satisfaction it can be concluded that online purchasing system has its benefits and limitations. Based on the result of this research, it is understood that flea market and its application helps customers in the easy to purchase the product minimum amount and best. It gives every detail of the customer's purchasing attitude, thereby providing the best customer service. The study discloses that youngsters are more inclined to flea market system as compared to elder people with a income of more than ₹.20,000 per month.. The study highlights that users often place purchase when the need arises. The most preferred mobile phones of users . The study also reveals that OLX and Quikr.com provide best product and majority of the customers satisfied with the purchasing of second hand product.

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# CONSUMER PREFERENCE AND SATISFACTION TOWARDS DOMESTIC SOLAR WATER HEATERS IN TANJORE DISTRICT

**Dr. A. KHALEELUR RAHMAN**
Associate Professor & Head, PG & Research Department of Commerce,
Jamal Mohamed College (Autonomous), (Affiliated to Bharathidasan University),
Tiruchirappalli,

**Dr. P. GANESH**
Assistant Professor, PG & Research Department of Commerce, Jamal Mohamed College (Autonomous), (Affiliated to Bharathidasan University), Tiruchirappalli,

**ABSTRACT**

*Solar water heaters also called solar domestic hot water systems can be a cost-effective way to generate hot water for your home. They can be used in any climate and the fuel they use sunshine is free. Energy is the basic input required to sustain the economic growth and to provide basic amenities of life to the entire population of a country. Energy can be an effective weapon in the battle against abject poverty, especially in the developing countries. The main objectives of the study are to identify the factors influencing the use of solar water heaters. A sample of 200 respondents has been chosen for purpose of the study. Non-Probability Random Sampling Method is adopted to select the sample. The study makes use of statistical techniques such as simple percentage analysis, Chi- square test and weighted average rank method in analyzing the data for finding the result. This study concluded that most of the consumers are aware about solar products through their friends and most of them using solar products. Solar products ensure the green quality of products. There is significant scope in future for direct energy through the installation of solar products.*

**Key Words: Energy, Solar Water Heaters, Consumers & Aware, etc.,**

## INTRODUCTION

India is a developing and fast-growing large economy and faces great challenges to meet its energy needs in a responsible and sustainable manner. India ranks sixth in the world in terms of energy demand accounting for 3.5 per cent of the world commercial energy demand. India is a sunny country with a solar energy potential of 20 mw every square km. Solar energy is one of the renewable energy which it is the simplest and is easy to use. Solar water heater use the solar energy from the sun to generate heat (not electricity) which can be

used to heat water for showering, space heating, industrial processes or even solar cooking. Solar energy is the primary energy source for our planet as it is responsible for providing energy for planet growth (photosynthesis) and providing the warmth that makes our plant habitable. Solar water heater device has been around for even 100 years. A solar water heater is one of the most effective ways of cutting a household's carbon footprint by reducing reliance on dirty fossil fuel usage. Solar power system has been applied to heat water for night time activity in rural areas. The system will provide hot water availability throughout the day. Solar water heater is a solar collector box, insulation material, and absorber plate. At present, only a tiny fraction of it is being tapped. Solar energy can be used directly in two forms producing heat or light. Production of light and electric current from the sun's rays uses "photovoltaic technology", which involves direct conversion of sunlight into electricity. The thermal form, which is used for cooking, water heating or purification, drying and fruit ripening, distillation or producing steam for power generation, is more economical. Solar thermal technologies have a special relevance in India due to high availability of resource, average radiation is 4.5 - 6 kwh/m2/day with average 280 clear days. In view of the increasing energy demand in all the sectors there is immense potential especially in domestic and industrial sector to meet thermal

energy demands. Activities in this field were started in India by Department of Non-Conventional Energy Sources (DNES) by undertaking various research and development and demonstration projects in the field of solar energy. An amount of Rs. 600 crores has been tentatively allocated for research, design and development in the energy sector for the 11th Five Year Plan. During the last Five Year Plan period Rs. 72.65 Crores was spent for the same activities. The Ministry has financially supported about 600 R&D Projects particularly in solar energy sector.

**STATEMENT OF THE PROBLEM**

Solar water heaters are produced by many companies and sold in their brand names. In recent years the demand for solar water is growing among households. Competition in the market is intense and companies have to adopt various marketing strategies for improving their share in the market. Various promotional activities such as sales promotion, personal selling, publicity and advertisements are used by firms to achieve certain specific marketing objectives. Satisfaction level of the customers plays an important role in marketing. In this context, it is imperative for every company to assess the awareness level, usage pattern, factors influencing purchase of the brand, problems associated with use of SWH, service

level and satisfaction level of the customers. The outcome would throw light on the measures to be taken up for designing and implementing appropriate marketing strategies by the companies in future. This research raises the following questions, Does the customers are aware about their Solar Energy Devices available in the Market? What are reasons for choosing Solar Energy Devices? What are the factors influencing while buying solar water heaters?

## OBJECTIVES OF THE STUDY

The following are the objectives of the study

- To identify the factors influencing the use of solar water heaters.
- To assess the satisfaction level of the consumers towards solar water heaters.

## SIGNIFICANCE OF THE STUDY

This study is used to analyze the usage and customer satisfaction towards solar water heaters in Tanjore District. Solar water heater system is an effective water heating system without electricity. This study is especially designed to know that factors influencing the customer to purchase solar water heater and their level of satisfaction. The study helps to understand how far the customers are satisfied with solar water heater.

## RESEARCH METHODOLOGY

Questionnaire method has been followed for the purpose of collecting data. The required primary data were collected through a well-structured questionnaire. The sample respondents were interviewed personally at the house. Questionnaire meant for customers includes questions relating to personal information, awareness, preference and level of satisfaction towards solar water heater at households.

### *Sampling*

The data required for the study have been collected through structured questionnaire in order to assess the level of satisfaction towards solar water heater at households. A sample of 200 respondents has been chosen for purpose of the study. Non-Probability Random Sampling Method is adopted to select the sample.

### *Framework of Analysis*

To give a scientific back up to the study the statistical tools have been applied. Simple percentage method is used to explain the collected data. In order to identify the relationship between brand loyalty and the selected socio economic variables, the Chi-Square technique ($\chi^2$) and weighted Average ranking has been administered.

**REVIEW OF LITERATURE**

**Enas R. Shouman (2016)** in their study captioned," Economics Analysis of Diesel and Solar Water Pumping with Case Study Water Pumping for Irrigation in Egypt", made an attempt to know the reasons for choosing solar products. The study was based on both primary and secondary data. Then the customers have been selected using a simple random sampling method. Sample size is 272 respondents. The statistical tool used was regression analysis. The study concluded that An economic analysis of the water pumping for irrigation and human purposes using PV and diesel are discussed for three pumping systems; PV system, hybrid PV- Diesel system and Diesel unit.

**Graham L. Morrison (2016)** in their study captioned, "Packaged Solar Water Heating Technology Twenty Years of Progress". "Social Impact of Solar Home System in Rural Bangladesh: A Case Study of Rural Zone". Questionnaires were used to collect data from 450 respondents by using quota sampling. The statistical tools used were T test and specific customer ranking. In this study a passive solar water heating system was also fabricated, by using indigenous and locally available materials.

**Nagamani. M (2016)** in their study captioned, "A Study on Awareness and Usage of Solar Products among Women Graduates – An Empirical Study", aims to focus on the impact of awareness of solar products among women graduates. This study is based on Primary data collected from 50 respondents by means of a structured questionnaire. Random sampling technique was applied and statistical tools like Percentage Analysis and Chi-Square were carried out to analyze the data and draw interpretation. This study concluded that most of the consumers are aware about solar products through their friends and most of them using solar products.

**Ganapathi Bala Subramanian. S and Dr. P. Ravichandran (2015)** presented an article entitled, "A Study on Consumers Satisfaction towards Solar Energy Products in Coimbatore District", reveals the purpose of the study is to analyse the satisfaction level of Solar Energy System consumers in Coimbatore District. The primary data were collected from the Solar Energy Products consumers in Coimbatore District. Sample size was restricted to 75 respondents of domestic and non-domestic solar energy product consumers. The sample size was selected on the basis of judgement sampling method. The collected data were analysed using statistical tools like Percentage analysis and Chi-Square test. This study concluded that Solar Energy Products has huge market in the near future because of importance given by both state and central government, improvement of services and new

technology are the need of the hour to improve the consumers satisfaction towards the solar products.

**Prakash Kumar Sen and Nishita Kispotta (2015)** in their study captioned, "Study on Solar Water Heater and Its System Performance", aims to explore that the solar energy is one of the renewable energy which it is the simplest and is easy to use. Solar water heater use the solar energy from the sun to generate heat (not electricity) which can then be used to heat water for showering, space heating, industrial processes or even solar cooking. Solar water heater device has been around for even 100 years. The collected data were analysed using statistical methods like simple percentage. The sample size decided for the study was 100. The system will provide hot water availability out the day. The solar water heater used for supplying hot water during the day. The study that solar water heater is a solar collector box, insulation material, and absorber plate.



## ANALYSIS AND INTERPRETATION

***Socio-Economic Profile of Respondents:***

The personal profile of respondents namely, age, area of Residence, gender, marital status, educational qualification, occupation, type of family, number of earning members in the family, total non-earning members in the family, size of the family, monthly income, family income per month are presented in the following tables.

**Table 1: Demographic Profile**

| S.No | Profile | Determinants | No of Respondents ( N=200) | (%) |
|---|---|---|---|---|
| 1 | **Age** | Up to 25 years<br>26 to 40 years<br>Above 40 years | 98<br>92<br>10 | 49.00<br>46.00<br>5.00 |
| 2 | **Area of Residence** | Rural<br>Semi-Urban<br>Urban | 62<br>28<br>110 | 31.00<br>14.00<br>55.00 |
| 3 | **Gender** | Male<br>Female | 80<br>120 | 40.00<br>60.00 |
| 4 | **Marital Status** | Married<br>Unmarried | 102<br>98 | 51.00<br>49.00 |
| 5 | **Educational Qualification** | Up to HSC<br>Under-Graduate<br>Post-Graduate<br>Professional<br>Diploma<br>Others | 23<br>52<br>60<br>37<br>17<br>11 | 11.50<br>26.00<br>30.00<br>18.50<br>8.50<br>5.50 |

| | | | | |
|---|---|---|---|---|
| **6** | **Occupation** | Agriculturists<br>Business<br>Government Sector<br>Private Sector<br>Professionals<br>Home Maker<br>Others | 36<br>35<br>15<br>52<br>13<br>21<br>28 | 18.00<br>17.50<br>7.50<br>26.00<br>6.50<br>10.50<br>14.00 |
| **7** | **Type of Family** | Joint<br>Nuclear | 79<br>121 | 39.50<br>60.50 |
| **8** | **Number of Female Earners in the Family** | One<br>Two<br>Above Two | 55<br>110<br>35 | 27.50<br>55.00<br>17.50 |
| **9** | **Total Earning Members in the Family** | One<br>Two<br>Above Two | 57<br>87<br>56 | 28.50<br>43.50<br>28.00 |
| **10** | **Size of the Family** | Up to three<br>Four<br>Above four | 71<br>70<br>59 | 35.50<br>35.00<br>29.50 |
| **11** | **Monthly Income** | Up to Rs.15,000<br>Rs.15,001 to Rs.25,000<br>Above Rs.25,000 | 80<br>44<br>76 | 40.00<br>22.00<br>38.00 |
| **12** | **Family Income Per Month** | Up to Rs.25,000<br>Rs.25,001 to Rs.50,000<br>Above Rs.50,000 | 59<br>85<br>56 | 29.50<br>42.50<br>28.00 |

It is clear from the above table that out of 200 respondents, majority of the respondents belong to the age group up to 25 years. Majority of the respondents belong to urban area. Majority of the respondents are female. The majority 102 (51%) of the respondents are married. Most of the respondents are Post graduates. Majority 52 (26%) of the respondents are job in private sector. Majority of the respondents belong to nuclear family. Majority of the respondents in the family belong to earning category. 87 (43.50%) are non-earning of two members in the family. The majority 70 (35.00%) of the respondents have four members in their family. Most of the respondents earning per month is up to Rs.15,000. Most of the respondents family income is up to Rs.25,001 to Rs.50,000.

***Purpose of Using the Solar Water Heater**:*

Solar water heating systems, use free heat from the sun to warm domestic hot water. A conventional boiler or immersion heater can be used to make the water hotter, or to provide hot water when solar energy is unavailable. These results are presented in the

following table.

**Table 2: Purpose of Using the Solar Water Heater – Weighted Average Ranking**



| Purpose of Using the Solar Water Heater | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | Total | Weighted Average Ranking |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Save money | 75 | 24 | 11 | 15 | 9 | 11 | 26 | 7 | 14 | 3 | 5 | 200 | I |
| Reducing the usage of Gas and Electricity | 15 | 32 | 25 | 15 | 21 | 14 | 16 | 30 | 13 | 16 | 3 | 200 | II |
| Eco-Friendly | 23 | 19 | 22 | 28 | 16 | 16 | 18 | 13 | 22 | 11 | 12 | 200 | III |
| Tax benefits | 21 | 28 | 13 | 18 | 18 | 21 | 21 | 21 | 15 | 18 | 6 | 200 | IV |
| More hot water capacity | 18 | 27 | 19 | 14 | 26 | 15 | 18 | 23 | 12 | 13 | 15 | 200 | V |
| Easy Installation | 11 | 14 | 24 | 28 | 14 | 37 | 22 | 13 | 13 | 14 | 10 | 200 | VI |
| Renewable | 9 | 15 | 19 | 21 | 24 | 16 | 20 | 32 | 11 | 20 | 13 | 200 | VIII |
| Durable | 7 | 16 | 24 | 25 | 25 | 24 | 21 | 24 | 7 | 7 | 20 | 200 | VII |
| Low Voltage | 15 | 11 | 21 | 17 | 8 | 14 | 13 | 14 | 30 | 29 | 28 | 200 | IX |
| Battery Backup | 3 | 11 | 7 | 11 | 27 | 16 | 17 | 7 | 39 | 37 | 25 | 200 | X |
| Tax Credits / Grants | 3 | 3 | 15 | 8 | 12 | 16 | 8 | 16 | 24 | 32 | 63 | 200 | XI |

From the above table, it is observed that among the various reasons, for using solar water heater the customers have ranked save money as 1st rank, followed by "Reducing the usage of Gas and Electricity", "Eco- Friendly", "Tax benefits", "More hot water capacity", "Easy Installation", "Renewable", "Durable", "Low Voltage", "Battery Backup" and "Tax Credits / Grants".

***Level of Satisfaction on Solar Products:***

The chi square test is an important test among the several tests of signification developed by satisfaction. Chi-square, symbolically written $\chi^2$ is a statistical measure used in the contexts of sampling analysis for comparing a variance to a theoretical variance. It can also be used to make comparison between theoretical population and actual data when categories as used.

**Table 3: Demographic Profile and Level of Satisfaction on Solar Products**

| S.No. | Variables | D.f | Calculated $\chi^2$ Value | Table Value | Result |
|---|---|---|---|---|---|
| 1 | Age | 4 | 10.774 | 9.488 | Significant |
| 2 | Area of Residence | 4 | 10.849 | 9.488 | Significant |
| 3 | Gender | 2 | 2.041 | 5.991 | No Significant |
| 4 | Marital Status | 2 | 12.921 | 5.991 | Significant |
| 5 | Educational Qualification | 10 | 11.478 | 18.307 | Significant |
| 6 | Occupation | 12 | 39.978 | 21.026 | Significant |
| | Type of Family | 2 | 1.096 | 5.991 | No Significant |

| | | | | | |
|---|---|---|---|---|---|
| 8 | Number of Earning Members in the Family | 4 | 16.997 | 9.488 | Significant |
| 9 | Number of Non-earning Members in the Family | 4 | 7.360 | 9.488 | No significant |
| 10 | Size of the Family | 4 | 4.742 | 9.488 | No significant |
| 11 | Monthly Income | 4 | 5.020 | 9.488 | No Significant |
| 12 | Family Income Per Month | 4 | 12.088 | 9.488 | Significant |
| 13 | Type of Solar Water Heater Preferred | 2 | 7.028 | 5.991 | Significant |
| 14 | Level of Awareness | 4 | 13.847 | 9.488 | Significant |

From the above analysis, it is said that the sample respondents are varying in their socio- economic profile and details of customer satisfaction on solar water heater products. The result of Chi-Square test reveals that, of the eight variables selected the following variables namely, age, area of residence, marital status, Educational Qualification, occupation, earning members in the family, family income, type of solar water of the respondents are found to be associated with the level of satisfaction on solar water heater products.

## MAJOR FINDINGS

***Socio Economic Profile of the Respondents:***

- ✓ Majority of the respondents belong to the age group up to 25 years.
- ✓ Majority of the respondents belong to urban area.
- ✓ Majority of the respondents are female.
- ✓ The majority 102 (51%) of the respondents are married.
- ✓ Most of the respondents are Post graduates.
- ✓ Majority 52 (26%) of the respondents are job in private sector.
- ✓ Majority of the respondents belong to nuclear family.
- ✓ Majority of the respondents in the family belong to earning category.
- ✓ Majority of the respondents in the family belong to two members are non- earning category.
- ✓ The majority 70 (35.00%) of the respondents have four members in their family.
- ✓ Most of the respondents earning per month is up to Rs.15,000.
- ✓ Most of the respondents family income is up to Rs.25,001 to Rs.50,000.

***Purpose of Using the Solar Water Heater:***

It is observed that among the various reasons, for using solar water heater the customers have ranked save money as 1st rank, followed by "Reducing the usage of Gas and Electricity", "Eco- Friendly", "Tax benefits", "More hot water capacity", "Easy Installation", "Renewable", "Durable", "Low Voltage", "Battery Backup" and "Tax Credits / Grants".

***Variables Influencing Level of Satisfaction on Solar Water Heater Products:***

**Age:** There is a significant association between age of the respondents and their level of satisfaction towards solar water heater products

**Area of Residence:** There is a significant association between area of residence of the respondents and their level of satisfaction with solar water heater products.

**Gender:** There is no significant association between gender of the respondents and their level of satisfaction with solar water heater products.

**Marital Status:** There is a significant association between marital status of the respondents and their level of satisfaction towards solar water heater products.

**Educational Qualification:** There is a significant association between Educational Qualification of the respondents and their level of satisfaction towards solar water heater products.

**Occupation:** There is a significant association between occupation of the respondents and their level of satisfaction with solar water heater products.

**Type of Family:** There is no significant association between type of family of the respondents and their level of satisfaction towards solar water heater products.

**Earning Members in the Family:** There is a significant association between number of earning members in the family and their level of satisfaction towards solar water heater products.

**Number of Non-Earning Members in the Family:** There is a no significant association between number of non-earning members in the family of the respondents and their level of satisfaction with solar water heater products.

**Size of the Family:** There is a no significant association between number of members in the family and their level of satisfaction with solar water heater products.

**Monthly Income:** There is no significant association between monthly income of the respondents and their level of satisfaction towards solar water heater products.

**Family Income per Month:** There is a significant association between family income of the respondents and their level of satisfaction towards solar water heater products.

**Type of Solar Water Heater Preferred:** There is a significant association between type of solar water preferred and their level of satisfaction towards solar water heater products.

**SUGGESTIONS**

- Most of the people are not much aware of the Solar water heater. Hence,

manufactures should create awareness about water purifier through more colorful advertisements and free gifts.

- These advertisement measures attract more number of people to buy the water heater and this in turn would boost up volume of sales.
- Better advertisement and awareness about the quality of water has to be created among the people residing in rural areas.
- Cost of the service has to be reduced. Quality and warranty period should be increased.
- There is more wastage of water in the purification process. So the wastage should be reduced.

## CONCLUSION

In today's world of rapidly changing technology consumer's preference are frequently changing. The various competitors in this market are adopting new marketing strategies to retain their market share. Majority of the consumers have locality for their own brand and for meeting the changing environment the firm has to be constantly innovative and understand the consumer's needs and wants. The study on "Customer Satisfaction on Solar water heater products" in Tanjore helped in identifying their knowledge about solar products, the source of information about solar products and their opinion about solar products. Most of the consumers are aware about solar products through their friends and most of them using solar products. Solar products ensure the green quality of products. There is significant scope in future for direct energy through the installation of solar products. Today the firms are aware regarding the adoption and implementation of solar products in their production process, products and the alike.

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# TOURISM INDUSTRY IN KERALA AND COVID -19 ; AN ANALYSIS

**N. K. MUNEER**
Research Scholar, PG & Research Department of Economics, Jamal Mohamed College (Autonomous), (Affiliated to Bharathidasan University), Tiruchirappalli



**Dr. D. KUMAR**
Research Supervisor & Associate Professor, PG & Research Department of Economics, Jamal Mohamed College (Autonomous), (Affiliated to Bharathidasan University), Tiruchirappalli

**Dr. C. P. SHAHEED RAMZAN**
Associate Professor, Post Graduate Department of Economics, Government Arts and Science College, Kozhikode (Co-Guide)

**Abstract**

*Kerala is a popular tourist destination in the country for domestic and foreign tourists and named as one of the 'ten paradises of the world' by National Geographic Traveller. Kerala is famous for Ecotourism initiatives and beautiful backwaters. Coastal area in western parts and Western –Ghats in eastern parts, lagoon, mountain ranges and wildlife sanctuaries associated with demographic social development are some of the main attractions in the state. Tourism plays vital role in the economy of the state by contributing more than 10 per cent in State Gross Domestic Product (SGDP) and contributing around 23.5 per cent to the total employment in the state. It is noted that Kerala is the first state in the country to declare tourism as an industry. Both foreign and domestic tourists visit the state. The state is trying to attain sustainable and eco-friendly tourism development.COVID-19 and lockdown adversely affected tourism industry in the state.*

**Keywords:** Tourism Industry, Foreign Tourist, Domestic Tourist, FEEs, Sustainable tourism, Ecotourism, Lockdown

## Introduction

In modern world, tourism plays important role in economic development and employment generation. The potential of tourism for economic development is promising for any developing nation like India. It is needed to follow ecotourism initiatives for long-term sustainability of the sector. In the age of globalisation tourism and hospitality sector enhances economic growth by employment creation, infrastructure development and providing foreign exchange. An investment of Rs 10 lakh in tourism sector is estimated to create 89 jobs in tourism industry compared to 45 jobs in agriculture and 13 jobs in

manufacturing sector (Planning Commission 2007). Kerala is one of the Indian states situated in the south-west part of the country. Tourism is the growing sector in the state. Tourists from all over the world and domestic tourists visit the state. This article is an attempt to analyse the importance of tourism sector in Kerala Economy. Declaration of lockdown to control COVID -19 has made immense shock on tourism industry.



**Literature Review**

Lafeef Ahmad Mir (2014) conducted a research on "An Economic Evaluation of Indian Tourism Industry". According to him Indian Tourism is playing an important role in economic development of different sectors of the country by generating employment both for skilled and unskilled labour force, particularly of rural areas. The tourism industry has the potential for inclusive development having clear remarkable positive impact on economic and social aspects of Indian economy.

Vethirajan C & S Nagavalli (2004) published an article on " Trends and Growth of tourism sector in India" They argued that tourism is one of the largest service industries in terms of gross revenue and foreign exchange earnings . This research paper explores the unlimited business opportunities of tourism industry and a guide for entrepreneur entering tourism sector

Prashanta Athma Dr. & Nalini G (2017) published an article on "Employability in Tourism Industry in India : An Analysis" and concluded that there is an increase direct employment opportunities in tourism sector in India ,the economic reforms have resulted a major shift in employment from primary sector to tertiary sector and there is a decline in indirect employment opportunities in tourism sector leading to overall decrease in total employment and its percentage share in overall employment also declined.

Bhaskar Kumar Kakati (2019) opined the scope of tourism in North East India in a paper title "Rural Tourist Products : An Alternative for Promotion of Tourism in North East India" by highlighting its rural resources. He suggested different type's community participation in rural promotion while proposing a Government Private Community Partnership (GPCR) model for the betterment of tourism and north east.

**Objectives of the study**

Following are the two objectives for current study

i. To analyse the contribution of tourism sector in the Kerala economy.

ii. To make a detailed analysis of salient features of Kerala tourism.

iii. To analyse the effect of lockdown and COVID-19 on tourism industry in Kerala.

**Methodology of the study**

For conducting the study researcher used secondary data taken from various sources such as Kerala Economic Review in the different years, Economic survey of government of India, different publications of Tourism Department of Kerala state and other articles.

**Role of Tourism in Indian Economy**

Tourism both internal and external plays vital role in Indian economy by contributing about 6.80 per cent of GDP of the country and giving employment about 7.70 per cent of total employment in the country in 2014-15. India ranked 22$^{nd}$ in the world in terms of international tourist arrivals in 2018 improving from the 26$^{th}$ position in 2017. The number of foreign tourist arrivals crossed one crore in 2007and the sector contributed 6.88 per cent to nation's GDP and had a 12 per cent share of jobs in the total employment figures of the country. It is also important to note that tourism and hospitality sector is the third largest source of foreign exchange in India by providing foreign exchange of US$18.13 billion. To facilitate international tourism, India introduced the e-Tourist Visa regime in September 2014 for 46 countries. The e –Visa scheme is now available for 169 countries with valid entry through 28 designated airports and 5 designated seaports. The consist increase in contribution of tourism and hospitality indicates the potential of the tourism industry to accelerate economic growth with the support of better infrastructure and law and order situation. The foreign tourists are a good source of foreign currency for a country like India with an adverse balance of payment.

According to the World Travel and Tourism Council (WTTC) tourism sector generated Rs 16.91 lakh crore in India which is estimated 9.20 per cent of GDP of the country in2018. It is predicted that the sector may grow at an annual growth rate of 9.20 per cent to Rs 32.05 lakh crore by 2028 which is supposed to be 9.90 % of GDP .India's medical tourism industry is estimated to be USS 3 billion and" Promotion of Medical Tourism" reported that 184,298 foreign patients travelled to India for medical treatment in 2018.

Economic Survey 2020 states that the tourism sector witnessed a strong performance from 2015 to 2017, with a high growth in foreign arrivals. But foreign tourist arrivals growth had decelerated since 2017 to 5.2 per cent in 2018 and 2.7 per cent during January2019 – October 2019. The declining trend is not unique to India, as the growth rate in international tourist arrivals globally also declined from 7.1 per cent in 2017 to 5.4 per cent in 2018. Foreign exchange earning was US$ 24 billion during January2019– October 2019 with a

growth rate of 2 per cent. India accounts for 1.24% of world's international tourist arrivals and 5 per cent of Asia & Pacific's international tourist arrivals in 2019. Foreign tourists from the top 10 countries visiting India are Bangladesh, USA, UK, Sri Lanka, Canada, Australia, Malaysia, China, Germany and Russia accounts for 65 per cent of the total foreign tourist arrivals in India in year of 2018. The top five states attracting foreign tourists are Tamil Nadu, Maharashtra, Uttar Pradesh, Delhi and Rajasthan and the top five states attracting domestic tourists are Tamil Nadu, Uttar Pradesh, Karnataka, Andhra Pradesh and Maharashtra

**Table No: 5.1**
**Estimates of Foreign Exchange Earnings (FEEs) in US$ Million from Tourism in India**

| Year | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 |
|---|---|---|---|---|---|---|---|---|---|
| FEEs from Tourism | 17707 | 17971 | 18397 | 19700 | 21013 | 22923 | 27310 | 28586 | 30058 |
| % change | - | 1.5 | 2.4 | 7.1 | 6.7 | 9.1 | 19.1 | 4.7 | 5.1 |

Source (i) Reserve Bank of India for 2011-2015

(ii) Ministry of Tourism, Govt of India, for 2016-19

Tourism provides both direct and indirect employment .Direct employment is provided in the fields such as hotels, restaurants, airlines, cruise lines and resorts. Employees of firms providing goods and services to direct employment create indirect employment. It was estimated that the share of travel and tourism sector in India accounted for 12.38 per cent of the total employment opportunities generated in the country in 2018 and the share of indirect employment was 6.38 per cent, almost one per cent higher than the share of direct employment for the same period.

**Table No: 5.2**
**Share of Travel and Tourism (Per cent) in Overall Employment in India**

| Year | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 |
|---|---|---|---|---|---|---|---|---|---|
| Value | 9.80 | 10.17 | 10.78 | 11.49 | 12.30 | 8.90 | 8.50 | 8.70 | 9.30 |

Source: Ministry for Tourism, Government of India.

The above table shows that there was a declining trend in employment percentage of tourism in the overall employment from 13.40 per cent in the year of 2004 to 9.3 per cent in the year of 2016. Some reasons like rising crime against women, lack of political will, inadequate infrastructure are attributed as the causes for the declining trend in tourist arrivals.

**Tourism in Kerala**

Tourism industry in Kerala is featured by its world renowned brand, consistent growth, diverse products and presence of local initiatives. The tourism industry in the state promotes ecologically sustained tourism. Public spending in Kerala focuses on infrastructure development, marketing, human resource development, publicity and hospitality. The state is actively promoting tourism in domestic and international markets. Kerala is famous for its eco-tourism initiatives. Kerala's unique culture and tradition with high human development index has made Kerala one of the most popular destinations in the world. Kerala Tourism has been a significant contributor to the economy of Kerala for decades with revenue of Rs 45,019 crores to the SGDP in 2019 and providing employment to approximately 105 million people directly or indirectly.

**6.1. Important Tourist Places in Kerala.**

There are varieties of tourist attractive in Kerala. The state is popular for its beaches. There is 560 km of seashore in the western part of the state. Kovalam , Cherayi ,Shankmugham, Varkala, Chavakkad , Kozhikode ,Kapad and Kannur are attractive beaches in Kerala. Backwaters like Alleppy, Kuttanad, Kumarakom, Shasthamkotta and Vempanattu lake are some of the attractive backwaters in the state. The eastern part of Kerala known as Western Ghats is also attractive for tourists. Mountains like Munnar, Nelliyampathy,Wagamon, Ponmudi and Waynad situated in Western Ghats which are the tourism destinations for tourists from all over the world . There are wildlife sanctuaries like Parambikulam, Muthanga, Tholpetty, Thekady which are tourists spots in the state. Heritage sites like Padmanabhapuram Palace, Mattanchery Palace, Thrippunithara Palace are also visited by domestic and foreign tourists.

**Development of Tourism as an Industry in Kerala**

As a result of "Kerala Model of Development" with high human development index and low economic growth lead to migration of unemployed youths both skilled and unskilled to foreign countries especially to Gulf countries. Many travel operators and agencies opened shops in the state to facilitate needs of the migrants. However the trends reciprocated with the travel agencies noticing the undermined potential of the state as a tourist destination . It was 'Kerala Travels' founded by Col G V Raja of the Travancore royal family along with PG C Pillai the first travel agency in Kerala.

Until the early 1980s , Kerala was relatively unknown destination for tourists. Kerala realised the importance of tourism during the mid 80's. Kerala was the first state in the

country to declare tourism as an industry in 1986 . The first tourism policy of the state was announced in 1995, underling the importance of Public- Private Partnership. The Tourism policy of Kerala stated as its main aim " to serve as a guiding force to make maximum use of Kerala's tourism potential and also to make it an ideal instrument of social and economic growth". By the early 2000s , tourism had grown into a fully fledged ,multi-billion dollar industry. Priority has been given to the development of 'Responsible Tourism' with the objective of improving the standard of life of the locals. Kerala Tourism subsequently adopted the tagline "God's Own Country" in its advertisement campaigns. Thiruvananthapuram and Ernakulam are the two leading districts recording foreign tourist arrivals to Kerala for the last few years whereas Ernakulam and Thrishur are the leading districts which attract domestic tourists in the state.

**6.3. Tourist Arrivals in Kerala.**

There are both foreign as well as domestic tourists who visit the state for a number of years.

**6.3.1 Foreign Tourist in Kerala**

The total number of foreign tourists who visited India from January 2018 to November 30 ,2018 was 93.67 lakh ,5.63 per cent higher than the tourist arrivals for the same period in the previous year. The share of Kerala in India's tourism in 2017 was 10.73 per cent which was lower than that of 2016 which was 11.79 per cent . A total number of 10.96 407 foreign tourists visited the state in 2018 as compared to 10.91,870 in 2017.

From 2009 to 2013 and in 2015 , the growth rate in Kerala with respect to foreign tourist arrivals was higher than that of India and was lower than the national average in 2014,2016 and 2017. The state has witnessing a declining growth rate after 2010. In 2010 , the growth rate was 18.31 per cent , which dropped to 5.86 per cent by 2015 and further 0.42 per cent in 2018.The following table describes the national and state foreign tourist arrivals and annual growth rate from 2009 own wards.

**Table No:6.1**

**National and State Foreign Tourist arrivals and annual growth rates 2009-2019**

| Year | India ( Nos) | Change (%) | Kerala(Nos) | Change(%) | Kerala's Share in National tourism(%) |
|---|---|---|---|---|---|
| 1 | 2 | 3 | 4 | 5 | 6 |
| 2009 | 5108579 | -4 | 557258 | -6.96 | 10.91 |
| 2010 | 5775692 | 13.05 | 659265 | 18.31 | 11.81 |
| 2011 | 6290319 | 8.91 | 732985 | 11.18 | 11.65 |
| 2012 | 6577745 | 4.57 | 763696 | 8.28 | 12.07 |
| 2013 | 6967601 | 5.93 | 858143 | 8.12 | 12.31 |
| 2014 | 7679099 | 10.21 | 923366 | 7.60 | 12.02 |
| 2015 | 8027133 | 4.53 | 977479 | 5.86 | 12.18 |
| 2016 | 8804411 | 9.68 | 1038419 | 6.23 | 11.79 |
| 2017 | 10035803 | 13.99 | 1091870 | 5.15 | 10.88 |
| 2018 | NA | NA | 1096407 | 0.42 | NA |
| 2019(Upto Sept: 30) | NA | NA | 8,19,975 | 4.84 | NA |

Source: Department of Tourism , Government of Kerala.

### 6.3.2 Foreign Tourist Arrival – District Wise.

Ernakulam and Thiruvananthapuram are two districts which recorded largest foreign tourist arrivals in Kerala for the last few years. The districts with least number of foreign tourist visited in the state were Pathanamthitta and palakkad in 2018. Details of foreign tourist arrival – district wise is given below.

Table No:6.3
District-wise foreign Tourist Arrivals in Kerala

| District | Number of Foreign Tourist | | |
|---|---|---|---|
| | 2017 | 2018 | 2019 (Upto Sep,30) |
| Thivuvananthapuram | 420719 | 342761 | 197884 |
| Kollam | 6227 | 9086 | 9257 |
| Pathananthitta | 2003 | 1953 | 1502 |
| Alapuzha | 75037 | 95522 | 85508 |
| Kottayam | 32350 | 43287 | 40638 |

| | | | |
|---|---|---|---|
| Idukki | 42285 | 44833 | 52123 |
| Ernakulam | 453973 | 488175 | 368437 |
| Thrissur | 10775 | 11333 | 11070 |
| Palakkad | 1711 | 1967 | 1612 |
| Malappuam | 18451 | 17610 | 18006 |
| Kozhikode | 13106 | 18388 | 16685 |
| Waynad | 8995 | 11607 | 8552 |
| Kannur | 5123 | 5763 | 4544 |
| Kasargod | 1115 | 4122 | 4157 |
| Total | 1091870 | 1096407 | 819975 |

Source : Kerala Economic Review 2019

Region –wise figures of foreign tourists visiting Kerala shows that in 2018 , about 50 per cent of the foreign tourists visited central part of the state , 45 per cent visited southern part and only 5 per cent visited northern part.

### 6.3.3. Domestic Tourists in Kerala

The total number of domestic tourists visited Kerala in 2018 was 1,56,04,661which was 6.35 per cent higher than the previous year which was 1,46,73,520. Following table reveals the trends in the arrival of domestic tourist in Kerala during 2011- 2019 (September 30)

**Table No:6.4**

**Arrival of Domestic Tourists in Kerala During 2011-2019**

| Year | No: of Domestic | % Variation over previous year |
|---|---|---|
| 2011 | 9381455 | 9.15 |
| 2012 | 10076854 | 7.41 |
| 2013 | 10857811 | 7.75 |
| 2014 | 11695411 | 7.71 |
| 2015 | 12465571 | 6.59 |
| 2016 | 13172535 | 5.67 |
| 2017 | 14673520 | 11.39 |
| 2018 | 15604661 | 6.35 |
| 2019 ( Up to Sept,30) | 13184227 | 16.48 |

Source : Department of Tourism , Govt of Kerala

The state has been witnessing a steady growth rate during 2012-2014 . In 2015 , the growth rate was 6.59 per cent , which dropped to 5.67 per cent in 2016. But the year 2017 recorded 11.39 per cent growth in the arrival of domestic tourists in Kerala.

There is found seasonality in foreign tourist arrival. Around 15 per cent of total foreign tourist visited the state in January followed by February (around 14 per cent) in 2018.. The lowest foreign tourist traffic in 2018 was registered for the month of June (3.35 per cent) and this trend has been continuing in the last 11 years.

**6.4. Source Market of Foreign Tourist Arrivals.**

United Kingdom is in the top list of the countries with a percentage share of 18.35 per cent from where foreign tourists come to the state and USA occupied the second position with an 8.80 per cent share. France and Germany contributed the next major shares of foreign tourist arrivals. Following table gives the share of major international source markets of Kerala tourism in 2017,2018,and in 2019 (Up to June 30 ,2019)

**Table No:6.2**
**Share of Major International Source Markets of Kerala Tourism**

| County | 2017 | 2018 | 2019 ( Up to June |
|---|---|---|---|
| U K | 180975 | 201258 | 110113 |
| France | 75639 | 87200 | 59766 |
| USA | 92951 | 96522 | 53558 |
| Germany | 62642 | 66194 | 37077 |
| Saudi Arabia | 61052 | 46089 | 16751 |
| Russia | 27541 | 32366 | 19085 |
| Australia | 38970 | 38617 | 22302 |
| Canada | 28676 | 26342 | 16018 |
| Malaysia | 37614 | 29825 | 17512 |
| Switzerland | 23106 | 17476 | 8931 |
| Others | 462704 | 454518 | 243676 |
| Total | 1091870 | 1096407 | 604789 |

Source : Department of Tourism, Government of Kerala

**6.4. Source of Domestic Tourists in Kerala.**

The statistics of the distribution of domestic tourist visited Kerala reveals that about 62.42 per cent originated within the state .Tamil Nadu( 8.84 per cent ) ,Karnataka( 6.42 per cent )and Maharashtra (3.36 per cent ) were the important source of domestic tourism in Kerala.

**7. Economic Impact of Tourism in Kerala Economy.**

The tourism sector plays vital role in the state. The sector helps the state to The foreign exchange earnings from tourism in the year 2018 was 8,764.46 crore Rs and domestic tourists earnings was Rs 19,474,62 crore. Total earnings including direct and indirect means in 2018 was Rs 36258.01 crore showing an increase of 8.6 per cent over 2017. Following table reveals revenue generated from tourism ( Direct and Indirect ) in Kerala from 2009 to 2018.

**Table No: 7.1**
**Total Revenue generated from Tourism ( Direct& Indirect) in Kerala from 2009 to 2018 (Crore Rupees)**

| Year | Total Earnings ( D & In D) | Percentage Change |
|---|---|---|
| 2009 | 1323.00 | 0.76 |
| 2010 | 17348.00 | 31.11 |
| 2011 | 19037.00 | 9.73 |

| | | |
|---|---|---|
| 2012 | 20430.00 | 7.31 |
| 2013 | 22926.55 | 12.22 |
| 2014 | 24885.44 | 8.54 |
| 2015 | 26689.63 | 7.24 |
| 2016 | 29658.56 | 11.12 |
| 2017 | 33383.68 | 12.56 |
| 2018 | 36258.01 | 8.60 |



Source : Department of Tourism, Government of Tourism

The foreign exchange earning denotes earnings from foreign tourists. The foreign exchange earnings from tourism in the year 2018 was 8764.46 crore Rupees and domestic earnings was Rs 19474.62 crore . Details of earnings are given in the following table.

**Table No : 7.2**
**Foreign Exchange Earnings From Tourism in Kerala from 2009 to 2018 ( Rs in Crore)**

| Year | Foreign Exchange | Earnings from Domestic |
|---|---|---|
| 2009 | 2853.16 | 7122.18 |
| 2010 | 3797.37 | 9282.68 |
| 2011 | 4221.99 | 10131.97 |
| 2012 | 4571.96 | 10883.00 |
| 2013 | 5560.77 | 11726.44 |
| 2014 | 6398.93 | 12981.91 |
| 2015 | 6949.88 | 13836.78 |
| 2016 | 7749.51 | 15348.64 |
| 2017 | 8392.11 | 17608.22 |
| 2018 | 8764.46 | 19,474.62 |

Source :Kerala Economic Review , State Planning Board , GOK

The internal survey of the tourism department reveals that the tourism sector generates 15 lakh employment including ancillary services. As per the official figures of Department of Tourism the sector contributes around 23.5 per cent to the total employment in the state much higher than the contribution of tourism to employment at the national level. The direct and indirect employment generating segments are fast food and beverage shops, commercial establishments near tourist places, travel, insurance, amusement parks, local transportation, currency exchange, media and other entertainment products and services.

**8. Plan Outlay and Expenditure on Tourism Industry**

Plan out lay denotes allotment of state government in annual budgets for tourism department. The outlay for tourism department has been increased in recent years in Kerala. An analysis into the expenditure reveals that the actual expenditure has increased but percentage of the utilisation of allotment has declined.

**Table No;8.1**
**State Plan Outlay and Expenditure,2013-14 to 2018-19 ( Crore Rupees )**

| Year | Outlay | Expenditure |
|---|---|---|
| 2013-14 | 189.23 | 189.78 (100%) |
| 2014-15 | 206.65 | 192.17(93%) |
| 2015-16 | 223.04 | 203.63(91.29%) |
| 2016-17 | 311.56 | 285.76(91.72%) |
| 2017-18 | 342.73 | 308.32(90%) |
| 2018-19 | 379.00 | 289.31(76%) |

Source: Plan Space Kerala

9. **Impact of COVID- 19 on Kerala Tourism Industry**



The Kerala Tourism industry which had managed a bounce back last year after Nipha virus and deluge recording the highest growth rate in tourist arrivals in 24 years is now staring at a bleak future owing to COVID-19 global pandemic. The tourism sector in Kerala netted revenues of Rs 36,528 crore in 2018-19 an increase of Rs 2,874 crore from 2017 -18 and the sector posted a growth of 17.2 per cent ,the highest in a quarter century in 2019 with a total revenue of Rs 45000 crore. Tourism industry was the worst affected of all major economic sectors in the state. Economic impact of COVID-19 on tourism industry can be analysed on the grounds such as collapse of the tourism industry, decrease in income, rise in unemployment, reduced income of the Government and stress on the supply side. Hotels, resorts, lodges and tour operators are staring at an uncertain future with no business for many months.

COVId-19 induced some behavioural changes to adapt like virtual meetings made popular by apps like Zoom and Google Meet have shows business executives across the world that they could get together easily at virtually no cost without even stepping out of their homes. The MICE (meetings, incentives, conferences and exhibitions) segment used to bring huge income to tourism sector in Kerala . But now they have realised that online meetings are also effective. Companies may try to cut down on travel.

A large number of people in tourism sector lost their job as a result of lockdown declared on March 2020. Official figures says that over 15 lakh people are directly or indirectly lost their livelihood in tourism sector. Employees working in the industry such as tour operators, guides , drivers, workers in restaurants including cooks and cleaning staff directly lost their livelihood. Indirect job loss is higher than direct. News papers reported that many of them diverted to another jobs for their living. According to Jose Dominic ,the CEO of CGH Earth, a chain of popular experience hotels it was tourism that COVID-19 had impacted first ,and the sector will be the worst and the longest hit. E. M Najeeb,the founder and the chairman of Air Travel Enterprises ,one of the India's biggest tour operators too said tourism would be the last to stand up after the COVID -19 threat receded. The industry has now proposed to pay subsistence disbursement to their unavoidable employees. The hotels and resorts have to spend a huge amount to maintain their properties, walls, air-conditioners and furniture even though no revenue.

**10. Strategies for Eco- friendly and Sustainable Tourism Development in Kerala.**

Following are some suggestions that authorities can adopt for the development of eco-friendly and sustainable tourism in Kerala.

1. Better Infrastructure and Capacity Building

2. Private Sector Participation through PPP model

3. Providing Easy Entry and Immigration facilities

4. Giving importance to Responsible Tourism and Eco-Tourism.

5. Special attention on Medical Tourism both Ayurvedic and Modern medicine

6. Enhanced level of Services and utilities to the tourists.

7. Utilizing possibilities of Pilgrimage Tourism

8. Ensuring support and operation from local community.

9. Government should promote local travel by increasing Leave Travel Concession (LTC) for government staff to overcome COVID-19 crises.

10. Government should declare special package for tourism industry.

11. Programmes should be implemented to attract domestic tourists.

**11.Conclusion**

There has been increased thrust on tourism development in the country as a whole. Kerala being a state with rich historical and cultural traditions needs to focus on ensuring safe and eco-friendly tourism destinations that offer visitors world class recreation facilities. There is needed deliberate initiatives to develop and popularise lesser known tourist destinations in the state. In order to attract more foreign tourists, infrastructure facilities like transportation , accommodation and communication should be developed. Kerala should focus to utilise the possibilities of medical tourism and pilgrim tourism .The number of tourism establishments and service providers needs to be developed .The contribution of northern parts of the state towards tourism is less compared to other parts. So more attention should be given to northern parts to avoid regional imbalances. Being tourism has got excellent prospects for promotion of rapid economic development of the country ,especially

in a resourceful state like Kerala , the sustainability aspects of tourism needs more attention in Government policies. In view of the resource limits of the state government, private sector participation is very important. As the full potential of tourism of the country in general and Kerala in particular are yet to be trapped, eco-friendly strategies are assumed for rapid and sustainable economic development of the region. Special attention should be given to tourism sector on the eve of COVID-19 to attract more domestic tourists in the state.



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# CONSUMER BUYING BEHAVIOUR TOWARDS BRAND PREFERENCE IN EDIBLE OILS – A CASE STUDY IN TIRUCHIRAPPALLI DISTRICT



**Dr. E. MUBARAK ALI**
Associate Professor & Head (SF), PG Department of Commerce,
Jamal Mohamed College (Autonomous), (Affiliated Bharathidasan University),
Tiruchirappalli – 20, Tamilnadu.

**A.AVINASH BEGUM**
Research Scholar & Assistant Professor, Department of Commerce Jamal Mohamed College (Autonomous), (Affiliated Bharathidasan University), Tiruchirappalli – 20, Tamilnadu.

## ABSTRACT

*Edible oil is very important part of day to day life. The first and the most inevitable ingredient of any dish is the oil in which we cook it. Edible Oil is used every day in preparation of food. With increase in literacy rate of the population and also increase in standard of living of the people, use of Branded Edible Oil is increased. Consumers nowadays are very particular about health, as day to day health related problems are increasing and food people eat directly effects health. Therefore people are very particular in purchasing Edible oil. Consumer behavior is not static. It undergoes a change over a period of time depending on the nature of products. Different consumers behave differently. The differences in consumer behavior are due to individual factors such as the nature of the consumers, lifestyle and culture, which makes the study essential. This article focuses on how a consumer behaves while purchasing edible oil. This study analyses the trend in Edible oil consumption. Also an attempt has been made by the researcher to assess the buying behavior of consumers towards edible oil and to find out what kinds of brands are preferred by the consumers.*

## 1.1Introduction

Overview India is one of the largest producers of oilseeds in the world. The nine major oilseeds cultured in India are groundnut, mustard /rapeseed, sesame, safflower, linseed, Niger seed, castor seed, soybean and sunflower. Coconut is the most important source of edible oil amongst plantation corps, while in nonconventional oils, rice bran oil and cottonseed oil are the most important. Groundnut, soybean and mustard together contribute about 85 percent of the county's oilseeds production. In India, oilseeds are producing in various areas. Some of the major oilseeds producing areas are Andhra Pradesh, Maharashtra, Gujarat, Tamilnadu, Karnataka, Uttar Pradesh, Madhya Pradesh, Rajasthan and Bihar. Edible Oil is purified fat of plant or animal origin, which is liquid at room temperature. The different kinds of edible vegetable oils includes olive oil, palm oil, soybean oil, canola oil, pumpkin seed oil, corn oil, sunflower oil, peanut oil, grape seed oil, sesame oil and rice bran oil. Many other kinds of vegetable oils are also used for cooking

### 1.2. Review of literature

**Dr.J.H.Vyas, Imran N.Siddiqu ,Jay K.Dewangan (2019)** study suggests that when the consumer purchase cooking oil higher importance is given to safety aspects, and the brand image of the cooking oil than the sales promotional schemes offered by the companies. Cooking oil marketers could take maximum efforts in designing the advertisements in such a way that the advertisements provide reliable and maximum information about the nutrition and health aspects, price of the oil.

**Dhinesh babu & Venkateshwaran (2018**) stated that the owners of the edible oil units should be trained to get more marketing knowledge to market their products. They should think global and act local. It implies that their product should be highly qualitative and also suitable to the local consumers. The attractive packaging plays an important role in the marketing of edible oils. All types of manufacturers should realize this fact and try to sell their products in attractive packets. It is not only attractive but also is reachable to all customers'segments.

**Syed Akif Hasan and Muhammad Zeeshan Khan (2017)** stated that packaging characteristics influences the consumer brand preference in edible oil. whereas packaging characteristics has eight different dimensions i.e. various sizes of Package, different shapes Package, safety, shelf life, convenience of storage, convenience of use, extra use of package and package attractiveness. Study is also helpful to conclude the factors which are responsible for the increment of market share in edible oil industry by changing or modifying the packaging of product in competitive marke.

### 1.3 Nature of Consumer Behaviour

"Consumer behavior is the action and decisions process or people who purchase goods and services for personal consumption".

**Peter F Drucker**, A leading management expert, once stated that the aim of marketing is to know and understand the customer so well that the product or service fits him and sells itself. Ideally, marketing should result in a customer who is ready to buy. All that should be needed then is to make the product or service available. The study of consumer behaviour focuses on how individuals make their decisions to spend their available resources (time, money, effort) on consumption related items or consumption related aspects (What they buy? When they buy? Where they buy? How they buy?). It is also a study of individuals/organisations and the processes consumers use to search, select, use and dispose of products, services, experience, or ideas to satisfy needs and wants and its impact on the consumer and society. The study of consumer behavior assumes that the consumers are actors in the marketplace. The perspective of role theory assumes that consumers play various roles in the marketplace. Starting from the information provider, from the user to the payer and to the disposer, consumers play these roles in the decision process.

**Need for the study**

The study of consumer behaviour helps existing organizations to improve their marketing strategies and give a review or feedback to the upcoming organizations to explore in required areas. Following are some key points that needs to be keep in mind about consumers:

• The psychology of consumers how he think, feel, reason, and select among different alternatives (e.g., brands, products, and retailers);

• The psychology of how the consumer is influenced by his or her environment (e.g., culture, family, signs, media);

• The consumer behavior while shopping or making other marketing decisions;

• Limitations in consumer knowledge or information processing abilities influence decisions and marketing outcome;

• How consumer motivation and decision strategies differ among products that differ in their level of importance or interest that they entail for the consumer; and

• How companies can adapt and improve their marketing campaigns and strategies more effectively to reach the consumer.

It studies characteristics of individual consumers such as demographics and behavioural variables in an attempt to understand people's wants. It also tries to assess influences on the consumer from groups such as family, friends, sports, reference groups, and society in general. Consumer behaviour study is based on consumer buying behaviour, with the customer playing the three distinct roles of user, payer and buyer. This study is conducted to understand the behaviour of consumers towards Branded Edible oil in Tiruchirappalli district.

**Objective of the study**

• To study the factors influencing the customer in buying a branded edible oil.

• To study customer's awareness towards various branded edible oil.

• To find out the satisfaction level of customers regarding branded edible oil.

• To know the customers idea, opinion and preference for branded edible oil.

• To offer suggestion on the basis of result of the study.

**Methodology of the Study Research Design**

A pre planned Structured questionnaire was used to test the factors influencing consumers behaviour towards Edible Oil. The research design is Descriptive and Qualitative in nature.

**Methods of Data Collection**

The study is based on Primary data only. The data were collected.

**Sampling**

A Random sample of 100 respondents has been selected.

**Hypothesis of the study**

Edible oil as a food is an integral part of human diet and its demand trends like any food commodity would likely to vary in accordance with nature, growth rate of population, growth of per capita income, change in edible oil price and change in the price of available substitutes.

Changing life styles, fragmented market segment and consumer preferences along with intense competition trend have made people aware about brands.

**Tools and Techniques used**

The data collected is tabulated, analysed and used for study purpose. For calculation and analysis of data simple tools and techniques were used i.e. percentile, average.

**Scope of the study**

This study is an attempt to analyse the consumer buying behavior towards Branded Edible Oil. The scope of the study is to cover consumer behavior in reference to Branded Edible oil, which will further help marketers to take certain decisions in order to enhance their product sale. The scope of the study is to cover the key points on basis of which consumers take their purchase decisions.

**Selection of Brands and Samples**

Some selected brands were taken for the study which is commonly used in Tiruchirappalli District, such as Sundrop, Saffola, Gemini, KirtiGold, Fortune, and Other Brands.

Result of the study The survey was conducted on 100 consumers of Tiruchirappalli District. Following are the results of the survey.

**Following are the tables of data analysis:**

**Gender of Respondents**

**Table No.I**

| Gender | Frequency |
|---|---|
| Male | 70 |
| Female | 30 |
| **Total** | **100** |

Gender of Respondents In survey of 100 respondents, the major respondents were male, which comes to 70%.

**About benefits of Edible oil**

**Table No.2**

| Particulars | Frequency |
|---|---|
| Aware | 15 |
| Unaware | 50 |
| Interested to knoe | 10 |
| Not interested | 25 |
| **Total** | **100** |

Awareness about Edible oil When consumers were asked about awareness regarding benefits related to Edible oil nearly 50% of the respondents were unaware. Only 15 % of the

respondents were aware about the benefits and to a surprise it comes that 10% of the remaining wants to know about the benefits,and remaining 25% are not interested to know at all.



**Brand Decision Maker**

**Table No.3**

| Decision Maker | Frequency |
|---|---|
| Wife | 30 |
| Husband | 50 |
| Both | 20 |
| **Total** | **100** |

Brand Decision Maker Decision making plays major role in consumer buying behavior process. It is being observed that Husband hold major share in deciding for the purchase of edible oil,which comes to 50%.

**Monthly consumption of Edible Oil**

**Table No.4**

| Quantity | Frequency (Percentage) |
|---|---|
| 1-2 Lt | 39 |
| 2-3 Lt | 36 |
| 3-5 Lt | 25 |
| **Total** | **100** |

Monthly Consumption Pattern of Edible oil It is analyzed that around 39% of the respondents consumes 1-2 Liter of edible oil, whereas 36% of the respondents consume 2-3 Liter of edible oil, while 25% of the respondents consumes 3-5 liter of edible oil.

**Package size Preference**

**Table No.5**

| Pack Size | Frequency |
|---|---|
| 1Lt | 41 |
| 5 Lt | 45 |
| 15 Lt | 14 |
| **Total** | **100** |

Package Size Preference People prefer package as per uses and easy approach of the product. Around 45% of the respondents prefer 5 Liter Packaging, whereas 41% prefer 1 liter pouch, while only14% of the respondents prefer 15 lters of package.

**Edible oil Prefrence**

**Table No.6**

| Type of Oil | Frequency |
|---|---|
| Groundnut | 22.5 |
| Soyabean | 50 |
| Sunflower/ Kardi | 10 |

| | |
|---|---|
| Mustard | 15 |
| Rice Bran/Olive | 2.5 |
| **Total** | **100** |

Edible Oil Preference In Hadoti region people generally prefer soyabean oil, which comes to nearly 50% of the respondents while 22.5% of the respondents prefer Groundnut oil.



**Brand Prefrence of Edible oil**

**Table No.7**

| **Brand** | **Frequency** |
|---|---|
| Sundrop | 27.5 |
| Saffola | 18.5 |
| Gemini | 7.5 |
| KirtiGold | 5 |
| Fortune | 14 |
| Mr Gold | 12.5 |
| Other Brands | 15 |
| **Total** | **100** |

Brand Preference of Edible oil When it comes to brand preference Sundropis mainly preferred by the people of Trichy, it covers 27.5% of the respondents. Around 18.5% respondents prefer Suffola; close to this only nearly 15% of the respondents choose Other brands and 14% choose Fortune .

**Conclusion**

In the present scenario, consumers do not accept any product which doesn't give them
complete satisfaction, that is the reason why so many brands are successful & failure in the consumer market. Quality is considered to be an important factor in case of edible oil, because it is more related with health. Nowadays people are very much health conscious on the basis of various observations made in the study, the consumers feel that edible oil is necessary for day-to-day life. Hence the manufacturers of edible oil follow the concept of being hygienic and healthy oil to attract the consumers. If the consumer is satisfied with the brand it leads to positive perception, loyalty towards brand, positive word of mouth & leads to long term relationship with the brand of edible oil.

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# A STUDY ON CONSUMER BEHAVIOR TOWARDS DURABLES GOODS WITH SPECIAL REFERENCE TO TIRUCHIRAPPALLI

**M. HAJEERA BEGAM**
Assistant Professor, PG Department of Commerce,
Jamal Mohamed College (Autonomous) (Affiliated Bharathidasan University),
Tiruchirappalli-620022

**Abstract**

*Consumer is never centre of the modern marketing, understanding his behavior is quite essential for efficient and effective marketing management. Customer may circumstances their needs, wants but act or else. They may not be in touch with their deeper motivations. India's customer market is riding the crest of the country's economic boom. Drive by a immature population with access to disposable income and easy finance option, the consumer market have been throwing up staggering figures. Marketing problem enhancing from the consumer behavior has a greater degree of similarity behavioral problems related to the consumer problem of relating to the durables. Hence, the present study has been selected to recognize and ascertain the extent of problem of consumer behavior have an impact on the marketing of consumer durables in the fact growing Tiruchirappalli District. The present research has been select factors influencing the consumer behavior on durable goods in Tiruchirappalli District.*

**Keywords: Consumer behavior, Consumer Durable goods, Brand on reputation and Post purchase reaction etc.**

## Introduction

The Indian durables industry has witnessed a substantial change over the previous couple of years. Changing lifestyle and better income including boom within the land and construction industry and a surge in advertising are instrumental in cause a transformation within the consumer behavior pattern. Consumer durable involves any sort of product purchased by consumers that's manufactured for future use. As against many goods that are intended for consumption briefly term, durables are intended to endure regular usage for several years or longer before their replacement are required. almost every household contains a minimum of a couple of items which will be considered to be of consumer durable nature. With India being the second fastest growing economy having an enormous consumer class, durables have

emerged together of the fastest growing industries in India. Consumer behavior or buyer behavior has attained increasing importance during a consumer oriented marketing planning and management. The study of consumer behavior is an effort to know what the buyer want, why they need. Clear understanding of the buying behavior of consumer has become an excellent necessity in modern marketing system, because success or failure ultimately depends upon the buying behavior of the target customer considered individually or a gaggle. Therefore so as to undertake the marketing programmed among different segment markets, the marketing management must determine the varied factors that influences in buying decisions of the buyer. The topic of shopping for behavior is comparatively a replacement discipline of the study of selling. It's now become the central topic of recent marketing since the last word aim of selling is consumer satisfaction and profit making.

**REVIEW OF LITERATURE**

**RUPALI TALUKDAR (2020**) Consumer Behavior for Selected Consumer Durable Goods-A Study In Kamrup District of Assam The consumer forever tries to maximize his or her satisfaction in the best probable way and therefore tries to explore the new roots to satisfy the needs in the most possible way. The consumer market of India is under the evolution over time as a result Indian consumer market is expected to reach the fifth position in the world by 2025 according to McKinsey Global institution, 2007. The consumer durable goods is a type of the consumer goods for which the study of consumer's behavior is very important because for these goods consumer behavior changes over time. Few years before, consumer durable goods like refrigerator, air conditioner, washing machines etc. were considered as the luxury items by Indian rural households even some urban households also but now these goods are no more luxury goods for the Indian consumers. The behavior of consumer for these goods may vary from rural to urban households. The current study aims at exploring the consumer behavior specially the purchasing behavior for some selected consumer durable goods considering both the rural and urban households.

**AROKIARAJ K.A., DR.S.SEKAR (2019)** Consumer Buying Behavior of Durable Goods with Special Reference to Tiruchirappalli. India's consumer market is riding the summit of the country's economic boom. Driven by a youthful population with access to disposable incomes and easy finance options, the consumer market has been throwing up amazing information. Marketing problem enhancing from the consumer's behavior has a

greater degree similarity behavioral problems connecting to the consumer durables. Consumer durable goods refer to various devices used in a household kitchen to decrease manual human labour content and to remove the drudgery in working place and to make household activities speedy. There is, in the present day, a large number and a selection of such household appliances like air conditioners, refrigerator, television, washing machine and, Wet Grinder. The main objectives of the study are to identify the influencing factors while purchasing durable goods. The durable goods taken for the study are refrigerator, washing machine and television. The study completed that brand name; price and quality are the important factors which are measured while purchasing durable goods

**P.SATHYA, DR.R.INDIRAJITH (2018**), the main aim of the study is to analyze the purchase behavior and satisfaction of the rural and urban consumer durable goods. The study indicates the level of importance attached to the various quality characteristics of the product by the different segment of consumers, who differ in economic, educational, emotional and other individuality. The demographic variables of the consumers are not acutely connected to their attribute awareness of the product. Brand dependability is not sufficiently found among the consumers durable goods. They expect good satisfaction from the brand they buy.

**DR.K.VEERAKUMAR (2017),** the study of consumer behavior is a challenge to understand what the consumer want, why they want. Consumer behavior reflects the totality of consumer's decisions with respect to acquisition, consumption and disposition of goods, services, time and idea by human decision making. It also includes whether, why, when, where, how, how much and how often and how long consumer will be use or dispose of an offering.

**RENUGAEVI K, DR. RAMYA M, RAMYA S, SANGEETHA R, MAHESWARI M (2016**) A Study on Consumer Response towards The Selected Consumer Durables of Mnc's In Coimbatore City consumer behavior is a new and a rewarding area for markets explore. Brand choice, which constitutes an important aspect of consumer behavior, refers to the selection of the product of a specific brand out the available brands in the market by considering their various attributes. Marketing is considered to be the most important function of all business organizations, worldwide. The main objective of the study is to recognize the various demographic factors and factors influencing consumer's brand favorite which influence the level of satisfaction of the respondents. The statistical tools like simple percentage, average score analysis, ranking analysis where applied to realize the objective of

the study. The entire study shows that consumer durables are very much popular in between the respondents whether their residential status is urban rural



**Statement of the Problem**

The study of behavioral aspect of consumer is great importance for marketers and this knowledge is applied to find out the consumers wants and needs. The study of consumer behavior helps each common man in all its realistic sense. In a competitive environment one cannot force a product on the consumers. It is essential for marketers to recognize consumers for their own survival and success in competitive marketing environment. The reason for studying consumer behavior is to find out the role it plays in the lives of many consuming public at large and that as the institutions involved in the production and marketing of different type of consumable articles, equipment, goods and services in general. But for such studies it would b difficult to ascertain the exact needs of consumers.

**Objectives of the Study**

- To examine the demographic variable influenced by buying behavior
- To analysis factor influencing buying behavior of consumer durable goods

**Research Methodology**

**Research Design**

The study is an empirical research based in the survey method which uses both primary and secondary data.

**Sample Size**

The researcher adopts convenience sample methods of non probability sampling technique and the sample size is 120 respondents residing in Tiruchirappalli.

**Data collection**

- Primary data were collected with the help of interview schedule questionnaire and personal interview.
- Secondary data were collected with help of published reports, magazines, newspapers and the websites.

**Data Analysis**

The collected data were tabulated and interpreted. The statistical tools used for analysis of the data, is one-way analysis of variance.

**Limitation of the Study**

The study covers only four major consumer durables namely washing machine, refrigerator, air conditioner and audio equipments. This study concentrates only on the respondents. This study concentrates only on the respondents' opinion. The researcher did not collect any information related to advertising from the manufacturer's perspective.



**Analysis of Variance (ANOVA – TEST)**

**Null Hypothesis:**

There is no significant difference among the demographic variables in the level of consumer behaviour. ANOVA was applied to find out the level of satisfaction between the independent variables wise age, educational qualification, occupation, income level.

**Table No. 1**

| Factors | F-value | P Value | Result |
|---|---|---|---|
| **Age** | **5.604** | **0.018** | **Not Significant** |
| **Educational Qualification** | **8.053** | **0.000** | **Not Significant** |
| **Occupation** | **5.214** | **0.027** | **Not Significant** |
| **Monthly Income** | **7.923** | **0.012** | **Not Significant** |

From the above table it can be inferred that the result of one way ANOVA test has proved that there is no significant difference among various demographic factors on the level of consumer behavior.

**Null Hypothesis:**

There is no significant difference among the consumer behavior in the level of overall satisfaction. ANOVA was applied to find out the level of satisfaction between the independent variables wise services, brand loyalty, pricing and overall consumer behavior.

**Table No. 2**

| | F-value | P Value | Result |
|---|---|---|---|
| **Services** | **6.427** | **0.012** | **Not Significant** |
| **Brand Loyalty** | **7.225** | **0.002** | **Not Significant** |
| **Pricing** | **6.418** | **0.018** | **Not Significant** |
| **Overall consumer behavior** | **7.852** | **0.008** | **Not Significant** |

From the above table it can be inferred that the result of one way ANOVA test has proved that there is no significant difference among various consumer behavior factors on the level of overall satisfaction.



**Suggestions**

- Service during warranty period is mostly availed by the consumers and if done properly they are satisfied. But some of them have not availed the facility. Hence, door service may be tried for those who want it.
- Quality and brand name are two important factors. Which are considered purchasing durable goods? Hence, companies have to provide quality products and they have tried to build brand name.
- The buyers of consumer durables have largely shown their preference to make extensive enquiry from the dealers of different brands of the products. This trait should be emulated by all the buyers in order to avoid post purchase dissatisfaction about the quality and performance of the products.
- The manufacturers should initiate and encourage a regular monitoring and of consumers reaction towards himself, his product range and particular brand. A continues inflow of such monitoring data will develop into an information system and serve as early warning signals.
- Such monitoring is of particular significance where products sold through non store purchasing route. Improving product quality benefits can best be realized only when maintained product quality is brought under marketing responsibilities.
- Therefore marketers should take steps to minimize the amount of consumer post purchase dissatisfaction, post purchase communication to buyers have been shown result in fewer products return and order cancellations.

**Conclusion**

The market for consumer durable is a becoming more competitive now a day. Therefore, the product of durable products should understanding consumer interest much to find higher sale of their products overall, it is argued that the study of consumer behavior is rapidly evolving as researchers recognize and implement new technique and trans disciplinary perspectives to understand the nature of purchase and consumption behavior. This wider view attempts to study consumer behavior in the light of rapidly evolving lifestyles, values, priorities, and social contexts. Various theories on consumer research were

not tested empirically until the middle twentieth century. The distinctly practical emphasis awaited development of the field of marketing in the business curriculum. In particular the buying process of consumer behavior is of most importance to marketing practitioners than consumption process.



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# SERVICE QUALITY AND CUSTOMER SATISFACTION: A STUDY WITH SPECIAL REFERENCE TO INDIAN OVERSEAS BANK IN TIRUCHIRAPALLI TOWN

**Dr. M. RADHAKRISHNAN**
Assistant Professor, PG Department of Commerce, Jamal Mohamed College (Autonomous), (Affiliated to Bharathidasan University), Tiruchirappalli – 620020, Tamilnadu, India.



## ABSTRACT

*The purpose of this research article is to examine the relationship between service quality and customer satisfaction towards the Indian Overseas bank in Tiruchirappalli Region. In the past, quality was measured only for the tangible products because of less dominance of service sector in the economy. Due to the increasing importance of service sector in the economy the measurement of service quality became important. In banking, quality of customer service plays a crucial role in the context of sustained business growth. The relationship between a bank and its customers must be a permanent and enduring one, which needs to be maintained with good quality of services. It highlights the banks' marketing strategies. The satisfaction level of the customers has been measured and the varieties of new services, which influence the satisfaction level of the customers, have been analyzed. The level of customer service and satisfaction has been determined with the varieties of services provided by the Indian Overseas Bank. The analysis and interpretation had been made with the help of various statistical techniques such as percentage, mean, standard deviation, and coefficient of variation.*

**Keywords: Service quality, Customer satisfaction, SERVQUAL, Reliability, Responsiveness, Empathy, Assurance ,Tangibility**

## INTRODUCTION

Banking Sector is the backbone of any financial system and economy. Commercial banks play an important role in the development of underdeveloped/developing economies by mobilization of resources and their better allocation. Indian Banking System is regulated by the central bank of the country i.e. Reserve Bank of India (RBI), which was nationalized in 1949. RBI is the primary regulator for the banking sector and the government exercises direct and indirect control over banks through RBI to protect the depositors and to stabilize the banking system. Extensive powers have been conferred on RBI under the RBI Act, 1934, and Banking Regulations Act, 1949. In 1969 the government nationalized 14 major banks to break the ownership and control of few leaders of commerce and industry over the economic

power and banking system. This also enabled balanced geographical growth of banks especially in rural areas and small towns, which accounted for the majority of the population. Government as the owner of the banks decided the agenda for the banks and directed the flow of the credit.



Service quality has become ever more important to improving customer satisfaction in the public sector organization. Public sector organization specially knows that customer satisfaction is one of the most vital factors that contribute in establishment reputation and credit in the public view. The public complaint about long queues poor service delivery and deficiency physical facilities direct effect on the level of service quality in the public sector organization. However we can say that it is not easy to measure service quality because of its unique characteristic namely intangibility, perish-ability, heterogeneity inseparability, According to the related literature, service quality that customers received must be reliable, responsive and emphatic involving service product, service delivery and service environment.

**RELATED REVIEWS**

The literature pertaining to relationship among service quality, customer's satisfaction and their behavioural intention can be divided into two groups. The first, service management literature, proposes that the service quality influences the customer satisfaction (Cronin et al., 2000; Dabholkar et al., 2000 and Schemenner 2004). The service quality is identified as the determinants of customer satisfaction in banking (Naceur et al., 2002). The relative importance of service quality attached with customer satisfaction and their behavioural intention is highlighted by Niki et al., (2006). The direct and indirect links between service quality and the customers satisfaction and behavioural intention are analysed with the help of structural equation modeling (Festus and Maxwell, 2006).

**Dr. Bidyut Jyoti Gogo (2020),** The service quality associated with the delivery of servicesplays a great role in developing competitive edge of the service providerand in defining the factors of differentiation. The research tries to find out the factors which influence customer satisfaction and also tries to check the relationship between customer satisfaction and customer loyalty. A primary research was conducted to collect the responses of the customers wholike travelling.

**Dr. E. Hari Prasad & Prof. G. V. Bhavani Prasad(2017),** Service Quality and Customers' Satisfaction in HDFC Bank (A Study of Selected Private Rural Banks in Karimnagar District of Telangana State) The results of the analysis show that the customers rated the bank rated in between good and very good on all the five dimensions of service quality. In order to stay

competitive, the bank needs to improve on their service quality especially in the identified areas 'Tangibility' and 'Empathy' which are the major responsible factors for customer satisfaction regarding the services provided by the bank. The Bank needs to be more responsive and train its staff how to show empathy to their customers. The overall service quality obtained shows that, although the customers are satisfied with the bank, still proper attention is require to improve the service quality to retain the existing customers and to attract new customers.

**Maya Basant Lohani, (2012)** examined on service quality in selected banks and measured in five dimensions by using SERVQUAL scale developed by Parasuraman et al (1988 and revealed that there exist a small perceptual difference regarding overall service quality with the respective banks. The study of found that banks have more concentration on the tangible factor like a computerization, physical facilities, etc. to attract the customers. The dimensions Reliability, Responsiveness and Assurance are found to be the most vital and strategic determinants of service quality and customer satisfaction for both public and private sector banks. If banks want to sustain customers on a long term basis, bankers should work towards 100% customer satisfaction that automatically foster customer delight.

**Dhandabani, (2010),** Examined the nature of linkage between service quality and customer loyalty in Indian retail banking. Study used confirmatory factor analysis to identify the service quality dimension. The resulted dimensions are Reliability, Responsiveness, Knowledge and recovery; and Tangibles. The service quality dimensions lead to customer satisfaction and the customers' satisfaction leads to customer's loyalty. The structural equation model reveals that there is no significant direct linkage between service quality and customers loyalty. At the same time, the service quality has a significant indirect impact on customer's loyalty especially through customer's satisfaction.

**Service quality**

Service quality has become as one of the key driving forces for business sustainability and is vital for firms' accomplishment (Rust and Oliver,1994).hence, many research activities on service quality has been conducted out worldwide. The development of the original 22- item SERVQUAL instrument by Parasuraman (1995, 1988, and 1994). It has provided research with possibility of measuring the performance expectations gaps composed by five determinants knows, reliability, responsiveness, empathy, assurance and tangibility.

**Customer satisfaction**

According to Kotler (2002) satisfaction is the level of one's feelings after comparing the performance (results) are perceived as compared with expectations. Each company directs its business activities to produce goods and service that can provide satisfaction to customer. Customer satisfaction through service quality can be improved by several approaches as follows:

1. Minimize gaps that occur between management and customer.
2. Companies must be able to build a shared commitment to create vision in improving the service process.
3. Provides the opportunity for customers to complain.
4. Develop and implement a responsibility, pro-active and marketing partnership in accordance with the situation.

**Statement of the Problem**

Customers are the lifeblood of the banking industry, irrespective of the type and nature of the transactions. They demand value for their money and expect more from the seller. Bank marketing concept focuses on ascertaining customers' needs and satisfying the same by protecting their own market share. There are many players in the market providing the most value-added and efficient services to satisfy the king of the market, the customer. New generation banks have become pioneers in providing quick and quality service to satisfy the customers. It becomes imperative for the researcher to study the performance of banks in providing quality services to the customer and to analyze the level of customer satisfaction

**Limitations of the Study**

- The geographical scope of the study was limited to Trichy District and does not represent the whole state, which makes it difficult to generalize the findings.
- The study is limited only to banking customers

**Objectives of the study**

1) To identify the customer's perception on service quality factors in public sector commercial banks and the customers satisfaction towards the banks;
2) To analyse the impact of perception on service quality factors in public sector commercial banks among the different group of customers based on their demographics.

**Research Methodology**

**Sources of data**

The sources of information for the study were primary and secondary. Primary source of information were obtained through the use of the interview schedule (Questionnaire) from the customers. Secondary data were also collected from library, books, Magazines, internet and journals etc.

**Sampling Procedure**

There are 194 commercial banks branches in Tiruchirappalli Region. Out of these, 106 branches are in public sector and 88 are in private sector. From the public sector, only 14 branches are Indian Overseas Bank. I have selected Indian Overseas Bank for this study. Five customers from each bank were selected as sample respondents. Here the sample size came to 70. So, the questionnaire was administered to 70 respondents.

The questionnaire consists of six parts. The first part contains questions on demographic characteristics and some general information about the customers. The remaining five parts consists of questions on various factors like Attitude of the Employees, Banking service charges, Extra service offered by bank, positive image and internet banking services. Respondents were asked to rate the level of satisfaction based on the five-point Likert scale ranging from highly satisfied to highly unsatisfied. To carry out the study in a more accurate and easier way, I have applied convenience sampling method. Sampling units were customers of the banks. Analysis and interpretation had been drawn with the help of various statistical techniques such as percentage, mean, standard deviation and coefficient of variation.

**Data analysis and findings**

The data collected were analyzed for the entire sample. Data analyses were performed with Statistical Package for Social Science (SPSS) using techniques that include the percentage, mean, standard deviation, coefficient of variation and factor analysis. The questionnaire also consists of customer profiles. This was done because an assortment of demographic and other factors were likely to influence the degree of customer satisfaction with regard to the products and services offered by the bank. The study of demographic features is also useful in formulating the bank's marketing strategy.

**The demographic profile of the respondents is framed in Table 1**

| Table 1: demographic profile of the Respondents | | | |
|---|---|---|---|
| **S.no** | **Demographics** | **F** | **%** |
| **1** | **Gender** | | |
| | Male | 41 | 58.6 |
| | Female | 29 | 41.4 |
| **2** | **Age(Year)** | | |
| | Below-25 | 13 | 18.6 |
| | 25 – 40 | 48 | 68.6 |
| | 40 – 55 | 9 | 12.9 |
| **3** | **Marital status** | | |
| | Married | 36 | 51.4 |
| | unmarried | 34 | 48.6 |
| **4** | **Educational qualification** | | |
| | SSLC | 4 | 5.7 |
| | HSC | 4 | 5.7 |
| | UG | 18 | 25.7 |
| | PG | 27 | 38.6 |
| | OTHERS | 17 | 24.3 |
| **5** | **Occupation** | | |
| | Government | 6 | 8.6 |
| | Private | 57 | 81.4 |
| | Self Employment | 4 | 5.7 |
| | Housewife | 3 | 4.3 |
| **6** | **Monthly income** | | |
| | Upto - 5000 | 7 | 10 |
| | 5001 – 10000 | 42 | 60 |
| | 10001 – 15000 | 6 | 8.6 |
| | 15001 - 20000 | 11 | 15.7 |
| | Above - 20000 | 4 | 5.7 |

The above table shows that among 70 respondents 58.6% are Male and 41.4% are female. Further Age wise, 18.6%are in the age group of below 25 years, 68.6% are in the age group between 25 – 40 years, and 12.9% of the respondents are in the age group between 40 – 55 years and above. As for marital status 51.4%are married and 48.6%are unmarried. Similarly the education level shows that 5.7% are SSLC level, 5.7% are HSC level, 25.7% are Undergraduates level, 38.6 % are post graduates level and 24.3 % are other level. Further the employment status 8.6% are in government, 81.4% are in private sector, 5.7%are in the self employment, and 4.3% are in Housewife. The survey shows that 10%of the respondents come under the income group of below Rs 5000, 60% are in the group of Rs 5000 – 10000, 8.6%lives between Rs 10000 – 15000, 15.7% are between Rs 15000 – 20000, and 5.7%are above Rs 20000.

An attempt was made to find out that what extent the customers are satisfied with the service offered by the Indian Overseas Bank. Increase in the quality of service provided by the banks increase the level of satisfaction of the customers. The factor influencing the level of customer satisfaction are shown in Table 2 along with the percentage, the mean, the standard deviation and the coefficient of variation. Totally five factors have been considered for the study. They are Attitude of the bank employees, Bank service charges, Extra services offered by the bank, Positive bank image, and Internet banking services. **Table 2: percentage ,Mean , Standard Deviation and Coefficient of Variation (CV) of customer's satisfaction level regarding banking service**

| Factors | Level of satisfaction | | | | | Mean | Standard deviation | CV (in%) |
|---|---|---|---|---|---|---|---|---|
| | highly satisfied | satisfied | neutral | dissatisfied | Highly dissatisfied | | | |
| **I ATTITUDE OF BANK EMPLOYEES** | | | | | | | | |
| Positive attitude of staff on busy days | 25.7 | 51.4 | 14.3 | 5.7 | 2.9 | 3.91 | 0.944 | 24.14 |
| Knowledgeable Staff | 27.1 | 45.7 | 27.1 | - | - | 4.00 | 0.742 | 18.55 |
| Reception received at bank | 21.4 | 51.4 | 21.4 | 2.9 | 2.9 | 3.86 | 0.889 | 23.03 |
| Friendliness of bank personnel | 14.3 | 25.7 | 34.3 | 25.7 | - | 3.29 | 1.009 | 30.67 |
| Professionalism of employees | 14.3 | 54.3 | 22.9 | 5.7 | 2.9 | 3.71 | 0.887 | 23.91 |
| Courtesy of Personnel | 17.1 | 48.6 | 22.9 | 11.4 | - | 3.71 | 0.887 | 23.91 |
| Employee's timely response | 20.0 | 60.0 | 14.3 | 2.9 | 2.9 | 3.91 | 0.847 | 21.66 |
| **II Bank Service Charges** | | | | | | | | |
| Low Interest charges on loan | 34.3 | 51.4 | 8.6 | 2.9 | 2.9 | 4.11 | 0.894 | 21.75 |
| Bank fees and charges | 14.3 | 55.7 | 24.3 | 5.7 | - | 3.73 | 0.916 | 24.56 |
| Fast and efficient services | 24.3 | 52.9 | 14.3 | 5.7 | 2.9 | 3.90 | 0.935 | 23.97 |
| **III Extra Services Offered By The Bank** | | | | | | | | |
| Overdraft Privileges | 18.6 | 44.3 | 35.7 | 1.4 | - | 3.80 | 0.754 | 19.84 |
| Financial Counseling and advisory services | 8.6 | 31.4 | 5.3 | 5.7 | - | 3.43 | 0.734 | 21.40 |
| A Wide Range of Service Offered | 21.4 | 30.0 | 41.4 | 4.3 | 2.9 | 3.63 | 0.966 | 26.61 |
| Hours of Operation | 11.4 | 35.7 | 38.6 | 11.4 | 2.9 | 3.41 | 0.940 | 27.57 |
| Flawless and Correct Operations | 11.4 | 31.4 | 45.7 | 11.4 | - | 3.43 | 0.844 | 24.61 |
| **IV Positive Bank Image** | | | | | | | | |
| Interior comfort | 42.9 | 45.7 | 5.7 | 5.7 | - | 4.26 | 0.811 | 19.03 |
| Bank reputation and its image | - | - | 18.2 | 57.6 | 24.2 | 4.06 | 0.653 | 16.08 |
| Recommendation of friends/relatives | - | 6.1 | 37.9 | 48.5 | 7.60 | 3.58 | 0.725 | 20.25 |
| Understanding of customer needs | 6.1 | 9.1 | 24.2 | 45.5 | 15.2 | 3.55 | 1.055 | 29.72 |
| Offers convenient | 3.0 | 3.0 | 24.2 | 60.6 | 9.10 | 3.70 | 0.803 | 21.70 |

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| banking operations | | | | | | | | |
| Available Parking space nearly | 9.1 | 9.1 | 33.3 | 36.4 | 12.1 | 3.33 | 1.100 | 33.08 |
| Drinking water | 6.1 | 6.1 | 15.2 | 60.6 | 12.1 | 3.67 | 0.982 | 26.76 |
| Toilet facility | 12.1 | 6.1 | 51.5 | 21.2 | 9.1 | 3.09 | 1.063 | 34.40 |
| **Internet Banking Services** | | | | | | | | |
| Bank ATM services | 9.1 | 6.1 | 12.1 | 21.2 | 51.5 | 4.00 | 1.313 | 32.83 |
| Internet banking | 33.3 | 18.2 | 16.7 | 13.6 | 18.2 | 2.65 | 1.514 | 57.13 |
| Telephone banking | 24.2 | 30.3 | 9.1 | 9.1 | 27.3 | 2.85 | 1.571 | 55.12 |
| Mobile banking | 34.8 | 12.1 | 22.7 | 15.2 | 15.2 | 2.64 | 1.474 | 55.83 |
| Overall satisfaction about the bank | 24.3 | 60 | 12.9 | 2.9 | - | 4.06 | 0.653 | 16.08 |



**Factor 1 Attitude of the Banks Employees:**

This is one of the most important attributes which determines the customers' satisfaction level regarding banking products and services. About 80% of the respondents are satisfied regarding the employees timely response with mean 3.96% and SD 0.894. The higher value of mean the higher will be the level of satisfaction. Lower the standard deviation higher will be the satisfaction, and similarly the lower the coefficient of variation higher will be the satisfaction. Thus, the highest mean (4.00) is for the service i.e. knowledgeable staff with SD of 0.742. 775 of the respondents are satisfied with positive attitude of staff, with mean3.91 and SD 0.944. 72% of the respondents are satisfied with the reception received at bank and 68 percent of the respondents are satisfied with professionalism of employees. Only 40 percent of the respondents are satisfied regarding friendly of the bank personnel with mean 3.29 and 1.009.

**Factor 2 Bank Service Charges:**

There are three items in this factor. About 85.7 percen of the respondents are satisfied for low interest charges on loan with mean 4.11 and standard deviation 0.894. Then faster and efficient services 77.2 percent are satisfied and 14.3 percent are neutral with mean 3.90 and standard deviation 0.935. 70 percent of the respondents are satisfied for bank fees and charges with mean 3.73 and standard deviation 0.916.

**Factor 3 Extra services offered by the bank:**

This is one of the critical factors that affect the satisfaction level of customer. The study reveals that 62.9 percent of the respondents are satisfied regarding the overdraft privileges and 32.7 percent of the respondents are neutral about this service. Then 51.4 percent respondents are satisfied and 41.4 percent are neutral regarding a wide range of

service offered by the bank. Only 47.1 percent of the respondents are satisfied and 38.6 percent are neutral regarding the hours of operation. Only 42.8 percent are satisfied and 45.7 percent are neutral regarding the service of flawless and correct operation. Finally 40 percent are satisfied and 54.3 percent are neutral regarding the service of financial counseling and advisory services.

**Factor 4 Positive bank image:**

There are eight items in this factor. This factor reveals that 88.6 percent of the respondents are satisfied for interior comfort of the bank with 4.26 and standard deviation 0.811. The bank reputations 81.8 percent are not satisfied and 18.2 percent are neutral. But none of them are satisfied with this bank. The recommendation of friends/relatives are 56.1 percent and understanding of customer needs 60.7 percent, offers convenient banking operations are 69.7 percent are not satisfied by the respondents. Only 18.2 percent of the respondents are satisfied regarding parking space facility and 12.2 percent are satisfied regarding drinking water facilities and 18.2 percent are satisfied regarding toilet facility.

**Factor 5 Internet Banking Services:**

This factor reveals that only 15.2 percent of the respondents are satisfied regarding ATM services offered by the bank. 51.5 percent of the respondents are satisfied with internet banking services and 54.5 percent are satisfied with telephone banking services. The mobile banking services 46.9 percent are satisfied and 22.7 percent are neutral and 30.4 percent are dissatisfied.

Overall satisfaction of the bank:

The study reveals that 24.3 percent are highly satisfied, 60 percent are satisfied, 12.5 percent are neutral and only 2.9 percent are dissatisfied regarding the overall satisfaction of the bank.

**Chi-Square Test**

Relationship between Educational Qualification and Overall customer satisfaction.

**H1:** There is a association between Educational Qualification of the respondent and their overall customer satisfaction.

| | **Value** | **dt** | **Asymp.Sig.(2-sided)** |
|---|---|---|---|
| Pearson Chi-Square | 24.810 | 4 | 0.000 |
| Likelihood Ratio | 28.226 | 4 | 0.000 |
| Linear-by-Linear Association | 0.080 | 1 | 0.777 |
| N of Valid Cases | 70 | | |

6 cells (60.0%) have expected count less than 5. The minimum expected count is 0.97.The table reveals that there is an association between educational qualification of the respondents and overall customer satisfactions are 0.000 is significant (chi-square value=24.810, df=4, $p<0.01$) and it may be concluded that the educational qualification of the respondent may influence overall customer satisfactions

All these factors significantly affects the level of customer satisfaction with regard to banking products and services and will be of concern to both bankers and customers. Therefore the Indian Overseas Bank has to maintain the highest satisfaction level of the customers to preserve the market share.

**Suggestions:**

Based on the findings it can be said that the Indian Overseas Bank branches in Tiruchirappalli region have done their best to enhance the satisfaction level of customers. However, if the following suggestions are considered they can do even better.

1. In our study reveals that the satisfaction levels with regard to the positive image of the bank are not satisfied. Therefore the bank manager should pay special attention to create the positive image of the bank among the customers.
2. An efficient grievance redressal cell should be formed to process customer's complaints. With this they can improve their positive image into their customer's.
3. Procedure of applying loan should be made simple and information regarding new investment schemes should also be displayed at appropriate places.
4. All branches of this bank must concentrate immediately to provide the quality facilities like parking, seating arrangements, drinking water and proper sanitary facilities.
5. The new technologies and sound environment communications are necessary for this bank to win over customers need.

**Conclusion**

The success of the bank mainly depends on its customers. Being a service industry, all banks should aim at satisfying the customers' needs by providing maximum features in their services. Gap analysis of customers' expectations and actual services should be carried out regularly to measure the current level of customer satisfaction. The present study reveals that the overall satisfaction of this bank reveals that 84% are satisfied,Hence, the bank managers are advised to formulate appropriate marketing strategy to maintain the level of customersatisfaction. The banks should provide the quality facilities like parking, seating

arrangement, drinking water, and proper sanitary facilities. The services of internet banking and mobile banking are not upto the satisfactory level .The new technologies and sound environment communication in which are necessary for the banks to win over customers need.



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# CONSUMER PREFERENCE AND SATISFACTION TOWARDS RESTAURANTS IN TIRUCHIRAPPALLI CITY

**Dr. I. ABBAS KHAN**
Assistant Professor, PG Department of Commerce (SF),
Jamal Mohamed College (Autonomous), (Affiliated to Bharathidasan University)
Tiruchirappalli – 20



## ABSTRACT

*An India is one of the fastest growing economies in the world, which has shown growth in the services sector rather than manufacturing. The growth of restaurant industry in India is largely due to the presence of variety of cuisines. The liberalization policy of 1991 has opened India to the western cultures, which has resulted in increase of consumers who look forward to eating out. People in India are craving for foreign delicacies, which is largely attributed to the growing tourism industry. An example of changing lifestyles can be seen among the youth who have made the fast-food restaurants popular. The modern Indians are giving higher priority to eating out. Service quality is what 24% of the consumers look for; while making a decision for eating out. The other factors responsible for eating out include ambience, convenience, enjoyment, social gathering and status.*

**Keywords: Restaurant, Tourism Industry, Consumer Satisfaction, etc.**

## INTRODUCTION

The growth in the urban areas for the restaurant industry is also attributed to affluence, deskbound jobs, dual incomes, independence among youth and paucity of time. The eating out culture in India has transformed to a more global style in the metro cities with consumers ready to pay more for ambience, convenience and experience. In India, socializing with family and friends is strong way to stay connected with its culture. The Quick Service Restaurants (QSRs) are popular among youth, which are understood as popular joint to spend time with friends while the Full Service Restaurants (FSRs) are known for family gatherings. On the other side of growth story, the forecast from 2010 to 2015 in CAGR terms is 4% for the food service value. It appears that the industry is maturing. However, it is a possibility that consumers might be find some latent issues with the quality of service, etc., this provides a strong motivation to study these latent factors, which are significant determinants of consumer satisfaction and preference. Brands are important in every part of our lives. According to Zhou and Wong (2008), some consumers focus heavily on brands, making those brands become more important than product quality per se in purchasing situations. For example, consumers do not consider all attributes that restaurants have when dining out but

they select a restaurant based on a broad attitude toward a particular restaurant brand. Thus, understanding consumer attitudes toward restaurant brands is critical. Most previous studies have focused on the role of consumer satisfaction in the restaurant business. Consumer satisfaction is a consumer's evaluation of a specific transaction focusing on the performance of a product or service, while consumer attitudes are the comprehensive evaluation of a brand. The concept of consumer attitudes toward restaurant brands is a broader concept than consumer satisfaction; thus, it provides more information to researchers and managers.

**STATEMENT OF THE PROBLEM**

Many previous studies in the restaurant setting have focused on understanding how to retain consumers. Such efforts have enriched understanding of the importance of delivering, among many other things, quality service and value. This study will extend previous research, taking a different approach. First, this study categorized service quality into three dimensions: physical environment quality, interactional quality, and outcome quality. Although previous studies explored the effects of each dimension on outcome variables like consumer satisfaction and behavioural intentions, no study has attempted to investigate the interrelationships among all three service qualities. Second, this study examined consumer preference and satisfaction toward restaurant brands as the consequence of these three service qualities, arguing that consumer attitudes toward restaurant brands built through previous experiences with a restaurant can help explain consumer's behavioural intentions. Despite the increasing importance of the concept, consumer preference toward particular restaurant has not been fully investigated in the restaurant industry. Third, most hospitality research measures only consumer satisfaction and preference. This study, therefore investigated the output of consumer satisfaction and preference. The harvest of consumer satisfaction and preference towards particular restaurants are brand prestige and word of mouth.

**SIGNIFICANCE OF THE STUDY**

For the reason that service quality significantly affects the competitiveness of a restaurant, existing studies have focused on how to enhance service quality as preferred by the consumers. Many studies consistently suggested that service qualities like physical environment quality, interactional quality, and outcome quality are important because they positively affect consumer satisfaction. These service quality attributes are indeed important for consumer satisfaction. However, unlike previous studies, this study argues that service qualities are also important because of their interrelationships. Previous studies have explained the relationship between three service qualities and consumer satisfaction.

However, the study quests for other consequences (e.g., consumer preference and attitudes toward restaurant brand name) of service qualities along with consumer satisfaction.

In other words, this study explored how service quality in restaurants could affect consumer preference and attitudes toward restaurant brand name, a critical part on understanding how consumers evaluate a restaurant. In addition, no studies have measured the result of consumer satisfaction and preference. Thus the resultant, brand prestige and Positive word of mouth are established. The results of this study will provide researchers and managers in the restaurant business a better understanding of Brand prestige and Positive word of mouth affects practices in the industry.

**OBJECTIVES OF THE STUDY**

1. To study the theoretical framework of consumer preference and satisfaction towards service industry.

2. To analyse the interrelationships among Physical Environment Quality, Interactional Quality and Outcome Quality of Selected restaurants in Tiruchirappalli City.

3. To understand the utilitarian attitude and Hedonic Attitude of Selected respondents.

4. To examine the impact of Service Quality Interactions, Interaction Quality and Outcome Quality of restaurant towards respondents behavior and attitude.

5. To identify the reason for preference and satisfaction towards selected restaurants and its impact towards brand prestige and positive word of mouth.

6. To propose a multidimensional model of evaluating satisfaction and preference.

**HYPOTHESES**

H1. The Physical Environment Quality of restaurants creates positive impact towards respondents Utilitarian Attitude. H2. The Physical Environment Quality of restaurants creates positive impact towards respondents Hedonic Attitude. H3. The Interaction Quality of restaurants creates positive impact towards respondents Utilitarian Attitude. H4. The Interaction Quality of restaurants creates positive impact towards respondents Hedonic Attitude. H5. The Outcome Quality of restaurants creates positive impact towards respondents Utilitarian Attitude. H6. The Outcome Quality of restaurants creates positive impact towards respondents Utilitarian Hedonic Attitude. H7. Utilitarian Attitude creates positive impact towards Preference and satisfaction. H8. Hedonic Attitude creates positive impact towards Preference and satisfaction. H9. Preference and Satisfaction Creates Positive Impact towards Brand Prestige H10. Preference and Satisfaction Creates Positive Impact towards Positive Word of Mouth.

## METHODOLOGY

The study is descriptive, quantitative and correlative in Nature. For this research, 5 best restaurants in Tiruchirappalli City were considered for the study. The restaurants are Park Plaza, GRT Grand Estancia, LRN Excellency Hotel, Pride Biz Hotel, and Hotel South 12 Gate. All the selected restaurants were fine dining restaurants. As the study mainly concentrates on consumer's preference and satisfaction, the consumers who got serviced from the restaurant will be considered as the population.

The aim of this research was to develop a reliable and valid measurement instrument for measuring the preference and satisfaction of consumers towards restaurants in Tiruchirappalli City, Tamilnadu, India. In this study, a deductive approach could be used to develop the questionnaire due to the presence of substantial knowledge about the content and structure of consumer preference and satisfaction. The researcher considered both primary and secondary data. The primary data collected from the structured questionnaire. The questionnaire consists of eight dimensions. The secondary data will be obtained from Journal, Magazines, Books, Research Journals and articles published by the organization. Test statistics like Chi-Square and ANOVA were made to test the association and significance between two variables. To identify the strength, direction and magnitude between two dimensions multiple correlation were used. To identify the cause and effect between dimensions multiple regressions was used. Initially, both exploratory and confirmatory factor analysis were performed to ensure uni-dimensionality. The conceptual model was checked with structural Educational Modelling.

## LIMITATIONS OF THE STUDY

The study collected data only from the consumer who had dined and experienced in the particular restaurant. The study considered only physical environment, Interactional quality, utilitarian attitude, Hedonic attitude were considered as the antecedents to predict the consumer satisfaction and preference. The second limitation being the data in this study was collected from full-service fine restaurant consumers in Tiruchirappalli, India. Therefore, findings may not generalize to other types of restaurants like Fast food, Fast causal, Casual Dining. Further research should test the proposed model using different population in different cultures to ensure external validity. The third limitation of the study is that only selected service quality dimensions, consumer attitudes are considered as the antecedents of consumer preference and satisfaction. The fourth limitation, the study considers only two dimensions brand prestige and positive word of mouth as the main predictors of consumer

preference and satisfaction. In addition, despite the increasing importance of brand prestige in the fine dining restaurant, little research has focused on brand prestige.

**RESTAURANT INDUSTRY**



The Indian restaurant industry is worth Rs.75,000 crores and is growing at an annual rate of 7%. The industry is highly fragmented with 1.5 million eating outlets, of which a little more than 3,000 outlets form the organized segment. However, the organized segment is rapidly growing at an annual rate of 16%. Quick service segment is the clear winner in the eating out market with a growth rate of 21%. Organized Segment is expected to reach Rs.22,000 crore by 2017, driven by: · Rising disposable income · Nuclear family structure · Increasing working population · Rapid urbanization and consumerism · Increased private equity interest. Beverage-based formats Over the past five years, beverages have gained increased prominence in the food services market. In parallel with the growth of the Café culture, tea lounges, as a concept, have also gained momentum. The large populace of tea lovers is open to experimenting with variants of tea, even at a premium price. Needless to say, this opportunity has been readily tapped by both Indian and international players. Even regional brands like Tapri Chai, Chai Garam and Chai Point, and business house like the Tata's (Chai Unchai) and Waghbakri (Waghbakri tea lounges) have forayed into the space. These tea-based chains offer a wide choice of Indian and international tea flavors, beside blended teas like honey, herbal, and fruit tea.

**EVOLUTION OF INDIAN RESTAURANTS**

The first recorded Indian restaurant of the twentieth century was the Salut Hind in Holborn in 1911 but the first to have any real influence was The Shafi opened by Mohammed Wayseem and Mohammed Rahim in 1920. Coming from North India they opened their cafe in London's Gerard Street and employed four or five ex seamen. It soon became a kind of community and Indian Student Centre. Indian students in the UK rose from 100 in 1880 to 1800 by 1931. Soon The Shafi was taken over by Dharam Lal Bodua and run by an English manager with employees such as Israil Miah and Gofur Miah who were later to run their own establishments. One of Dharam's great friends was Bir Bahadur from Delhi who opened The Kohinoor in Roper Street and was to have a major influence on the industry.

**ENTERTAINMENT CAFÉS**

With the change in consumer behavior and the increase in competitiveness across formats, consumer retention is a challenge for every player in the market creating increased

importance for consumer engagement. Consequentially, exclusive entertainment zones with entertainment options as board game, pool tables, foosball, live performances etc. are being offered by food services players to differentiate themselves and establish a unique brand proposition in the consumers' mind. Players like comedy Night, Open Mic, and 5 Minutes of Fame are attempting to create consumer pull through varied entertainment offerings. Another example is the JSM Corporation, which has launched two 'Polynesian theme' restaurant - Mai Tai and Trader Vic, with a décor and ambience drawn on the overall experience of the Tiki culture. The set-up has large wooden statues, Tiki-inspried traditional music, and a menu that offers a mix of ethnic and regular cuisines.

**REVIEW OF LITERATURE**

The aim of this section is to present literatures relevant to this research and to provide a theoretical framework. The chapter begins with a review of definitions and some measurements of service quality, interactional quality, physical environmental quality, outcome quality, Consumer attitude, and then follows by the relationship between antecedents and consequences of Service Quality, Attitude, Consumer satisfaction and Preference which leads to the conceptual frame work of the study. A Review of Service Quality Research Over the past two decades, a great deal of research has addressed various aspects of service quality. Service quality is generally recognized as a critical success factor in a firm's endeavours to differentiate itself from its competitors. Research has shown that good service quality leads to the retention of existing consumers and the attraction of new ones, reduced costs, an enhanced corporate image, positive word-of-mouth recommendation, and, ultimately, enhanced profitability **(Berry et al., 1989; Reichheld and Sasser, 1990; Rust and Zahorik, 1993; Cronin et al., 2000; Kang and James, 2004; Yoon and Suh, 2004).**

The construct of service quality Four distinctive features of services – intangibility, heterogeneity, perishability, and inseparability – have been recognised as significant in developing a construct of service quality. Service quality is "intangible" because services, as performances, are difficult to assess before a sale (Lovelock, 1981; Khan, 2003); moreover, as a result of this intangibility, service providers can have difficulty in ascertaining how consumers perceive their services **(Parasuraman et al., 1985).** Services are "heterogeneous" because they can differ from day to day, from place to place, from producer to producer, and from consumer to consumer **(Parasuraman et al., 1985; Markovic, 2006).**

Restaurant service quality Recently, few studies indicated that food, physical environment, and employee services should be functioned as vital components of restaurant experience in forming the perceptions of the restaurant service quality in the restaurant industry (Chow et al., 2007; Jang and Namkung, 2009; Namkung and Jang, 2008; Ryu and Han, 2010). Chow et al. (2007) investigated the relationships between service quality, consumer satisfaction, and frequency of patronage in the context of full-service restaurant. They captured three dimensions of service quality (i.e. interaction quality, physical quality, outcome quality). Namkung and Jang (2008) also conducted a study to identify key quality attributes that significantly distinguish highly satisfied diners from non-highly satisfied diners using the context of mid-to-upper scale restaurants. They used three quality factors (food, atmospherics, and service) to measure diners' perceived quality in relation to restaurant experience. Moreover, **Jang and Namkung (2009) extended Mehrabian and Rusell's (1974)** model by incorporating restaurant-specific stimuli and restaurant-specific measure of emotions. In order to address a lack of comprehensive evaluation of restaurant service quality, this study used three dimensions of restaurant quality: product, atmospherics, and service. In addition**, Ryu and Han's (2010)** study examined the relationships among three determinants of quality dimensions (food, service, and physical environment), price, consumer satisfaction, and behavioral intention in quick-casual restaurants. Similarly, this study also attempted to understand the effects of three dimensions of foodservice quality (food, service, physical environment) on consumer response in the restaurant industry. It is common that all three studies examined the influence of foodservice quality on consumer satisfaction and behavioral intentions in the context of restaurant. However, none of previous studies investigated how multiple components of restaurant service quality influenced consumers' perceptions of restaurant image and consumer perceived value.

**Cooper and Shindler (2003)** indicated that arithmetic means and standard deviations are appropriate measures of central tendencies. Since the Likert scale survey items are coded at the interval level of measurement, the appropriate bivariate and multivariate statistical tests were applied.

## RESEARCH METHODOLOGY

The research methodology adopted for this study was based on the development of a survey questionnaire that enabled to understand consumer preference and Satisfaction based on selected antecedents. This chapter will discuss the aim of the study, significance of the study, Rationale of the Study, Research model and the research design of the study. This

chapter will also discuss the rationale of statistical tools and packages used in the study, and quality criteria of the data collected.

**RESEARCH MODEL**



The above research model explains that Physical Environment Quality, Interactional Quality and Outcome Quality are considered as input dimensions to predict the Utilitarian and Hedonic attitude. Two type's attitudes were considered as the mediating dimensions for preference and satisfaction towards restaurants. Thus preference and satisfaction are considered as the abstractions of the study. Based on the level of satisfaction and preference brand prestige and Positive word of mouth were considered as the out dimensions in the research model for the study.

**SOURCES OF DATA**

The study is descriptive, quantitative and correlative in Nature. Both primary and secondary data were used for the study. The primary data were collected from the structured questionnaire. The secondary data were obtained from Journals, Magazines, Books, Research Journals and articles published by the organization. Pilot study was made with 50 respondents among the selected restaurants. The similar types of responses were deleted from the questionnaire and few modifications were made. Before finalizing with questionnaire, the dimensions and individual statements in the questionnaire were discussed with few managers of the restaurants and discussed the same with experts and professors in marketing. Tests included Chi Square, Analysis of Variance (ANOVA), and Correlation analysis using the Pearson product moment coefficient and were concluded to be acceptable tests for these types of data. When comparing several groups to each other, several tests could be used to analyze their relationships. Since parametric methods have been determined to be appropriate, ANOVA tests were used to compare the age and dimensions related to Consumer preference and satisfaction. To identify the cause and effect between the independent and dependent dimensions Multiple Regressions were utilized.

**RELIABILITY MEASURE**

To attain dependability and Convergent validity the study should attain CR > 0.7 (reliability), CR > (AVE) and AVE > 0.5 (Convergent Validity). The Composite reliability in the study is above 0.7, and all the Composite reliability values were higher than the average variance explained. The average variances explained were higher than .5. The analysis indicated that all dimensions were valid and reliable measures for their respective constructs. The convergent validity is achieved.

**Table No.1**

| Dimensions | AVE | Composite Reliability | R 2 | Cronbachs Alpha |
|---|---|---|---|---|
| **Physical Environment Quality** | --- | --- | 0.793014 | --- |
| Ambient condition | .710158 | 0.907179 | --- | 0.863039 |
| Spatial Layout | 0.542023 | 0.852872 | -- | 0.779579 |
| **Interactional Quality** | --- | --- | 0.863374 | -- |
| Assurance | 0.718120 | 0.910541 | --- | 0.868880 |
| Empathy | 0.575583 | 0.843687 | --- | 0.754170 |
| Reliability | 0.588964 | 0.850165 | --- | 0.762459 |
| Responsiveness | 0.746638 | 0.898339 | --- | 0.830406 |
| **Outcome Quality** | 0.554913 | 0.896307 | 0.464135 | 0.863812 |
| **Utilitarian Attitude** | 0.654695 | 0.904280 | 0.657179 | 0.867009 |
| **Hedonic Attitude** | 0.627422 | 0.893563 | 0.375500 | 0.850982 |
| **Preference and Satisfaction** | 0.588027 | 0.848324 | 0.261936 | 0.761078 |
| **Brand Prestige** | 0.596819 | 0.815624 | 0.277830 | 0.661287 |
| **Positive Word of Mouth** | 0.669026 | 0.857194 | 0.793668 | 0.748503 |

**MULTIPLE REGRESSIONS**
**Model Summary**
**Table No.2**

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|---|---|---|---|---|
| 1 | .876 | .767 | .764 | .380 |

**Predictors:** (Constant), Outcome Quality, Spatial Layout, Assurance, Ambient Condition, Reliability, Seating Comfort, Responsiveness, Empathy.

The multiple regressions are shown in the above table. The model summary table shows R-Square for this model is .767. This means that 76.7 percent of the variation in overall consumers' restaurant preference and satisfaction (dependent variable) can be explained from the eight independent variables. The table also shows the adjusted R-square for the model as .699. Any time another independent variable is added to a multiple regression model, the R-square will increase. Consequently, it becomes difficult to control which models do the best job of explaining variation in the same dependent variable. The adjusted R-Square does just what its name implies. It adjusts the R-square by the number of predictor variables in the model. This adjustment allows the easy comparison of the explanatory power of models with different numbers of predictor's variable. It also helps us decide how many variables to include in our regression model.

**ANOVA**

**Table No.3**

| Model | | Sum of Squares | Df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| 1 | Regression | 353.956 | 8 | 44.244 | 305.710 | .000 |
| | Residual | 107.532 | 743 | .145 | | |
| | Total | 461.488 | 751 | | | |



## SUGGESTIONS

The findings of study are interrelationships among three service qualities. Physical environment quality does not have positive impact on interactional quality, but it had positive impact on outcome quality. In addition, interactional quality had a positive effect on outcome quality. These results suggest that, each service quality is not a separate entity but connected to other service qualities. Most previous studies treated each service quality as a separate entity in explaining consumer preference and satisfaction and behavioural intentions. In this respect, this study extended existing research. First impression is of great importance in all situations. In the restaurant trade, the physical environment provides the first impression, inducing positive emotions such as pleasure and arousal among consumers, which affect the other service qualities. In other words, as consumers are first exposed to the physical environment, it has a gradual effect on interactional and outcome qualities. Thus, the physical environment helps maximize interactional and outcome qualities. The findings indicate that restaurant owners should focus more on appealing to consumers by setting up eye-catching interior and exterior designs so that it will create more impact on interactional quality and outcome quality.

## CONCLUSION

The study revealed that, out three core backgrounds of consumer satisfaction and preference, the output quality of food served as the greatest significant contributor towards restaurant preference and satisfaction in Tiruchirappalli fine restaurant. Good food is commonly viewed as an essential component of consumer satisfaction and repeat patronage decisions in the restaurant industry. The study supports that, food output quality is indeed the most important factor affecting consumer attitude and restaurant preference and satisfaction, which in turn move the restaurant brand prestige and behavioural intentions such as spread positive word of mouth. This study highlighting that a priority should be given in maintaining and improving high excellence food rather than cost savings to establish a favourable image towards the restaurant that differentiate it from competitors. To conclude the managers indeed needs to pay the most attention to food since it is the most vital component of the

restaurant experience affecting consumer hedonic attitude and therefore consumer preference and satisfaction. To meet or exceed the demanding standards of food-Savvy clientele, restaurant should provide consumers with the excellent mixture of good taste, variety of menu, nutritious value, and attraction in presentation, freshness, and enticing aroma. In Specific, restaurateurs should manage and market three components of service quality in order to build favourable image, which in turn will surely increase consumer satisfaction, Product prestige and behavioural target.

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# A STUDY ON WORKING CAPITAL MANAGEMENT OF CEAT TYRES

**Dr. A. KHALEELUR RAHMAN**
Associate Professor & Head, PG & Research Department of Commerce,
Jamal Mohamed College, (Affiliated to Bharathidasan University), Tiruchirappalli – 20



**Mr. M. MOHAMED ARIEF**
M. Phil (FT) Research Scholar, PG & Research Department of Commerce,
Jamal Mohamed College, (Affiliated to Bharathidasan University), Tiruchirappalli – 20

## ABSTRACT

*In this paper, we tried to evaluate the ratio analysis of CEAT Tyres industries in India. The accounting dates is analysed and interpreted meaningfully for effective planning and decision-making. Ratio analysis is the technique and methodology used to analysis and interpretation of ratio analysis. Hence, during the study period 2015 – 2017 to 2019 – 2020 the CEAT Tyres companies to slightly down of the financial position. The average collection period of CEAT Tyres Ltd. was good performance.*

***Key words:*** **CEAT Tyres, Working capital management, Ratio analysis**

## INTRODUCTION

Finance is the lifeline of any business. However, finances, like most other resources, are always limited. On the other hand, wants are always unlimited. Therefore, it is important for a business to manage its finances efficiently. "Financial management is that area of business management devoted to a judicious use of capital and a careful selection of the source of capital in order to enable a spending unit to move in the direction of reaching the goals." Finance is also the process of raising, providing and administrating of all money and funds to be used in enterprise. The finance of non-profit organization is concerned with the practices, procedures and problem involved in financial management. It refers to the management of flows of money through an organization. The finances are needs for the enterprise to carry on its operations and to achieve its targets. Without adequate finance, no enterprise can possibly accomplish its objectives.

### Working Capital Management

Working capital is the amount of cash a business can safely spend. It's commonly defined as current assets minus current liabilities. Usually working capital is calculated based on cash, assets that can quickly be converted to cash (such as invoices from debtors), and expenses that will be due within a year. Working capital finance is business finance designed

to boost the working capital available to a business. It's often used for specific growth projects, such as taking on a bigger contract or investing in a new market.



Different businesses use working capital finance for a variety of purposes, but the general idea is that using working capital finance frees up cash for growing the business which will be recouped in the short- to medium-term.

Working capital management is a business strategy designed to ensure that a company operates efficiently by monitoring and using its current assets and liabilities to the best effect. The primary purpose of working capital management is to enable the company to maintain sufficient cash flow to meet its short-term operating costs and short-term debt obligations. Working capital management commonly involves monitoring cash flow, current assets, and current liabilities through ratio analysis of the key elements of operating expenses, including the working capital ratio, collection ratio, and inventory turnover ratio.

The objectives of working capital management, in addition to ensuring that the company has enough cash to cover its expenses and debt, are minimizing the cost of money spent on working capital, and maximizing the return on asset investments.

**REVIEW OF LITERATURE**

**Jasmer Singh (2013)** efficient management of Working Capital is very important for the success of an enterprise. In present time greater importance is given to Working Capital. So, here an attempt is made by me to study the working capital management of the selected unit i.e. TATA STEEL LTD. From the financial management point of view, capital in broader sense can be divided into two main categories- fixed capital and working capital. Here I am going to study the concept of working capital. After this study the research finds that the working capital position of the Tata Steel Ltd. is not satisfactory.

**S.Sangeetha & M.Pavithra (2019)** Firms are able to reduce financing costs and/or increase the funds available for expansion by minimizing the amount of funds tied up in current assets. the provide insights into the performance of surveyed firms across key components of working capital management by using the CFO magazine's annual Working Capital Management Survey. The company discovers that significant differences exist between industries in working capital measures across time. In addition, it discovers that these measures for working capital change significantly within industries across time.

**J. Kaur (2010)** The management of Working Capital is one of the most important and challenging aspect of the overall financial management. Merely more effective and efficient

management of working capital can ensure survival of a business enterprise. The collected data is analyzed by applying research tool which include accounting tools like Analysis. Efficient management of working Capital and its components have a direct effect on the profitability levels of tyre industry.



**P. J. Bibinlal (2014)** in this paper, an attempt has been made to evaluate the working capital management of selected Tyre manufacturing companies in India. Various ratios, and regression analysis has been used to analyze the same. It defined as the management of company's marke. Table securities, account receivable, liquid assets, and inventory and account payables. It depends on the profitability and working capital management. The ineffectiveness working capital management increases the company's financial crises. The effective working capital management is reduces wastages and increase financial ability and optimum level of minimum of capital employed.

**OBJECTIVES OF THE STUDY**

- To study the working capital of CEAT tyres.
- To find out the financial ratios of working capital management of CEAT tyres.
- To offer suitable suggestion based on the findings of the study.

**SCOPE OF THE STUDY**

The present study is on working capital management of CEAT tyres. The study covers a period of five years from March 2016 to March 2020. The basic goal of working capital is to maintain the satisfactory level. A sound working capital policy ensures higher profitability and proper liquidity of a firm.

**RESEARCH METHODOLOGY**

The secondary data were collected from company's annual reports and their websites. The data collected on different aspects were analyzed. The main sources are annual reports. Besides for framing conceptual framework, various books and published material in standard books and newspapers, Journals and websites has been made use of.

**Tools Applied for Analysis**

The tools applied are Ratio Analysis.

**Limitations of the Study**

- The data were collected to only five years.
- The study is completely based on secondary data.
- The analysis is fully based on the annual reports of CEAT tyres.

**Data Analysis and Interpretation:**

**Table 4.1 Current Ratio**



The current ratio is that measures a company's ability to pay short term and long term of obligations. Current assets include cash, account receivable, inventory and other assets that are expected to be turned into cash in less than a year.

$$\textbf{Current ratio} = \frac{\textbf{Current Assets}}{\textbf{Current Liabilities}}$$

| Year | Current Ratio |
|---|---|
| **2015 - 2016** | 1.21 |
| **2016 - 2017** | 1.31 |
| **2017 - 2018** | 0.99 |
| **2018 - 2019** | 0.94 |
| **2019 - 2020** | 0.79 |

The above Table no.4.1 shows that the current ratio from 2015 – 2016 to 2019 – 2020. In 2015 – 16 current ratio is 1.21, 2016 – 2017 – 1.31, 2017 – 2018 – 0.99, 2018 -2019 – 0.94 and 2019 – 2020 – 0.79. The current ratio is in decline stage after 2016 – 2017. The current ratio is high in 2016 – 2017 is 1.31.

**Table 4.2 Quick Ratio**

Quick ratio is called acid-test ratio because it is the acid test of a concerns financial position soundness. Quick assets are those assets which are really converted into cash

$$\textbf{Quick Ratio} = \frac{\textbf{Liquid Assets}}{\textbf{Liquid Liabilities}}$$

| Year | Quick Ratio |
|---|---|
| **2015 - 2016** | 0.69 |
| **2016 - 2017** | 0.64 |
| **2017 - 2018** | 0.56 |
| **2018 - 2019** | 0.47 |
| **2019 - 2020** | 0.39 |

The above Table 4.2 indicates that the quick ratio from 2015 – 2016 to 2019 – 2020. In 2015 – 16 quick ratio is 0.69, 2016 – 2017 – 0.64, 2017 – 2018 – 0.56, 2018 -2019 – 0.47 and 2019 – 2020 – 0.39. The quick ratio is in decline stage from 2015 – 2016. The quick ratio is high in 2015 – 2016 is 0.69.

**Table 4.3 Gross Profit Margin Ratio**

Gross profit margin is a metric analysts use to assess a company's financial health by calculating the amount of money left over from product sales after subtracting the cost of goods sold (COGS). Sometimes referred to as the gross margin ratio, gross profit margin is frequently expressed as a percentage of sales.

$$\textbf{Gross Profit Margin Ratio} = \frac{\text{Net Sales} - COGS}{\text{Net Sales}} \times 100$$

| Year | Gross Profit |
|---|---|
| **2015 - 2016** | 14.6 |
| **2016 - 2017** | 11.71 |
| **2017 - 2018** | 10.25 |
| **2018 - 2019** | 9.75 |
| **2019 - 2020** | 10.98 |

The above Table 4.3 reveals that the gross profit margin from 2015 – 2016 to 2019 – 2020. In 2015 – 2016 gross profit margin ratio is 14.6, 2016 – 2017 11.71, 2017 – 2018 10.25, 2018 – 2019 9.75 and 2019 – 2020 10.98. The gross profit ratio is in decline stage from 2016 – 2017 to 2019 – 2020. The Gross profit ratio is high in 2015 – 2016 14.6.

**Table 4.4 Net Profit Margin Ratio**

Net Profit Margin is the percentage of revenue remaining after all operating expenses, interest, taxes and preferred stock dividends

$$\textbf{Net Profit Margin} = \frac{\text{Net income}}{\text{Sales}} \times 100$$

| Year | Net Profit Margin |
|---|---|
| **2015 - 2016** | 7.28 |
| **2016 - 2017** | 5.73 |
| **2017 - 2018** | 3.34 |
| **2018 - 2019** | 3.3 |
| **2019 - 2020** | 3.13 |

The above Table no.4.4 shows that the Net profit Margin ratio from 2015 – 2016 to 2019 – 2020. In 2015 – 16 Net profit Margin ratio is 7.28, 2016 – 2017 – 5.73, 2017 – 2018– 3.34, 2018 -2019 – 3.3 and 2019 – 2020 – 3.13. The Net profit Margin ratio is in decline stage after 2016 – 2017. The Net profit Margin ratio is high in 2015 – 2016 is 7.28.

**Table 4.5 Operating Margin Ratio**

Operating margin is a profitability ratio that shows how much profit a company makes from its core operations in relation to the total revenues it brings in. Earnings before interest and taxes (EBIT) are the same metric as operating income and can be used in calculating operating margin.

$$\textbf{Operating Margin Ratio} = \frac{\text{Operating profit}}{\text{Net Sales}} \times 100$$

| Year | Operating |
|---|---|
| **2015 - 2016** | 12.64 |
| **2016 - 2017** | 9.23 |
| **2017 - 2018** | 7.56 |
| **2018 - 2019** | 6.99 |
| **2019 - 2020** | 6.9 |

The above Table no.4.5 reveals that the Operating profit margin ratio from 2015 – 2016 to 2019 – 2020. In 2015 – 16 Operating profit margin ratio is 12.64, 2016 – 2017 – 9.23, 2017 – 2018 – 7.56, 2018 -2019 – 6.99 and 2019 – 2020 – 6.99. The Operating profit margin ratio is in decline stage after 2016 – 2020. The Operating profit ratio is high in 2015 – 2016 is 12.64.



**Table 4.6 Debt To Equity Ratio**

The ratio is used to evaluate a company's financial leverage. The D/E ratio is an important metric used in corporate finance. It is a measure of the degree to which a company is financing its operations through debt versus wholly-owned funds. More specifically, it reflects the ability of shareholder equity to cover all outstanding debts in the event of a business downturn.

$$\textbf{Debt to Equity Ratio} = \frac{\textit{Short term debt+Long term debt+ Other fixed payments}}{\textbf{Shareholder's Equity}}$$

| Year | Debt to Equity |
|---|---|
| **2015 - 2016** | 0.3 |
| **2016 - 2017** | 0.38 |
| **2017 - 2018** | 0.25 |
| **2018 - 2019** | 0.52 |
| **2019 - 2020** | 0.65 |

The above Table no.4.6 indicates that the Debt to equity ratio from 2015 – 2016 to 2019 – 2020. In 2015 – 16 Operating profit margin ratio is 0.3, 2016 – 2017 – 0.38, 2017 – 2018 – 0.25, 2018 -2019 – 0.52 and 2019 – 2020 – 0.65. The Debt to equity ratio is high in 2019 – 2020 is 0.65.

**Table 4.7 Asset Turnover Ratio**

The asset turnover ratio, also known as the total asset turnover ratio, measures the efficiency with which a company uses its assets to produce sales. The asset turnover ratio formula is equal to net sales divided by the total or average assets of a company. A company with a high asset turnover ratio operates more efficiently as compared to competitors with a lower ratio.

$$\textbf{Asset Turnover Ratio} = \frac{\textbf{Net Sales}}{\textit{Average Total Assets}}$$

| Year | Asset Turnover |
|---|---|
| **2015 - 2016** | 133.48 |
| **2016 - 2017** | 117.27 |
| **2017 - 2018** | 122.09 |
| **2018 - 2019** | 109.04 |
| **2019 - 2020** | 92.19 |

The above Table no 4.7 shows that the Assets Turnover ratio from 2015-2016 to 2019-2020. In 2015-2016 Assets Turnover ratio is 133.48, 2016-2017- 117.27, 2017-2018-122.09, 2018-2019-109.04, 2019-2020- 92.19. The Assets turnover ratio is in declining stage after 2017-2020.The Total Assets Turnover ratio is high in2015-2016 is 133.48.

**Table 4.8 Inventory Turnover Ratio**

The inventory turnover ratio is an efficiency ratio that shows how effectively inventory is managed by comparing cost of goods sold average inventory for a period.

$$\textbf{Inventory Turnover Ratio} = \frac{\textbf{Sales}}{\textbf{Inventories}}$$

| Year | Inventory |
|---|---|
| **2015 - 2016** | 8.57 |
| **2016 - 2017** | 6.11 |
| **2017 - 2018** | 8.01 |
| **2018 - 2019** | 6.95 |
| **2019 - 2020** | 7.32 |

The above Table no 4.7 shows that the Inventory Turnover ratio from 2015-2016 to 2019-2020. In 2015-2016 Assets Turnover ratio is 8.57, 2016-2017- 6.11, 2017-2018- 8.01, 2018-2019- 6.95, 2019-2020- 7.32. The Total Assets Turnover ratio is high in 2015-2016 is 8.57.

**Suggestion**

The Working Capital Management contributes much in the overall management of the organization affairs. Working Capital management contributes for the firm's efficiency as well as the bottom line by optimally utilizing the available wealth and maintaining the required liquidity position. The study has been conducted on the working capital system of CEAT TYRES with the help of various Ratios.

**Conclusion**

CEAT tyres ltd is one of the major players in tyres manufacturing sector in India. From the overall analysis, it can be seen that the company's working capital management is highly efficient and has met the industrial average and the standard ratios. The comparison with the industrial average helped in understanding the efficiency of the working capital management. From the overall analysis, it can be seen that the company's working capital management is highly efficient and has met the industrial average and the standard ratios. The comparison with the industrial average helped in understanding the efficiency of the working capital management.

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# A STUDY ON FACTORS INFLUENCING THE CUSTOMERS IN SELECTING OF CAB SERVICES IN TIRUCHIRAPPALI



**M. JASMINE FAIROSE**
Assistant Professor (SF), PG Department of Commerce,
Jamal Mohamed College (Autonomous), (Affiliated Bharathidasan University),
Tiruchirappalli – 20, Tamilnadu.

**Abstract**

*In today's market because of timelessness and faster life, every one requires a services that would be fast enough and one need to spend less time. As now a day s service are expanding and business activities are migrated on websites, website data promises to be a valuable source for investigating innovation. This article examines the practicalities and effectiveness of booking car for company employees. We design a effective web application for our company employee to travel via company based car route system. website data offers subsidiary insights as compared with other traditional unassuming research methods, like patent and publication analysis. We try to maintain quality dimensions, including accuracy, completeness, currency, quantity, eligibility and accessibility. We observe that far more companies in our sample report rarely use web application. While traditional methods offer manual structure about the early phases of employee- route assignment. Handling web application data isn't as easy as alternative data sources. Nonetheless, we that car hire is a significant and useful complement to current methods, as well as offering novel insights not easily obtained from other unobtrusive sources. Car Hire is extracting information from the company re-sources interesting patterns that can be useful from ever expanding database of World Wide Web. Business Model Car rental companies operate by purchasing or leasing a number of meet vehicles and renting them to their customers for a fee. Rental meets are often structured in several ways – they will be owned outright (these are referred to as 'risk vehicles' because the hire car operator is taking a danger on how much the vehicle will be sold for when it is transfer from service), they can be leased, or they can be owned under a guaranteed buy-back program arranged directly through a manufacturer or manufacturer's financial arm. Most car rental offices offer a range of vehicle sizes to suit a variety of budgets and space requirements and some additionally offer specialized vehicles to suit its location such as adaptable, prestige models, hybrid/electric vehicles, or SUVs and passenger vans. At*

*major airports or in huge cities, some separate car rental agencies offer high-end vehicles for rent. Some specialized companies offer older vehicles at reduced prices.*

**Keywords:** ***Cab Services, Web Application, Car Hire and Car Rental Agencies***



## Introduction

This taxi &cab services is helpful for travel agencies for their cabs and vehicle maintenance. The main advantage of this web application is to provide accidental for their passengers who are using their cabs. Here simply we are adding we are adding the source code for billing details web from. This billing application explains about consumer name, vehicle type, vehicle numbers, vehicle driver name, from date to date, cab allocation and finally customer booking. This Taxi &cab services is helpful for travel agencies for their cabs and vehicle maintenance. The main advantage of this web application is to provide accidental for their passengers who are using their cabs.

In India, most taxicabs, especially those in Delhi and Mumbai, have distinctive black and yellow liveries with the bottom half painted black and upper half painted yellow. In Kolkata, most taxis are painted yellow with a blue strip in the middle. Private companies performing taxis can have their own costume but need to get them approved from the government.

Taxis and all other wholesale vehicles have a yellow number plate so charging taxes and toll in highways is simple for the officials. Delhi is the only city in India with taxicabs running only on Compressed Natural Gas. To hail a taxicab, you normally just wait on the street or go to locations called taxi stands. Taxicabs are assign to as taxis in India and the word cab is barely used. Most of

these cabs do not have an air conditioning system but there are countless private taxi operators like "Cool Cab" are air-conditioning. The newer taxis are white, one of the many reasons why the expensive taxis have been dubbed White Taxis by the locals in cities. Taxis and every one other commercial vehicles have a yellow number plate so charging taxes and toll in highways is simpler for the officials. Providing on the city/state, taxis can either be heralded or are hired from taxi-stands.

## Concepts of Customer

Customer is the one who pays something to consume goods and services produced. As such, customer play a vital role in the economic system of a nation. Without customer

demand, producers would lack one of the key motivations to produce to sell to customer. The customer also forms part of the chain of distribution.

Adam Smith (1723-1790). A Scottish pioneer of political economy. Once said. "Consumption is the sole and purpose of all production and the interest of the producer ought to be attended to only so far as it may be necessary for promoting that of the customer."



**Significance of Customers**

**(i) Encourage Demand:**

Customers are the main source of demand for all the goods. The producers of manufactured goods or the producers of agricultural products are all producing the different items according to the demand in the market. According to Prof. Marshall, it is the demand which controls the production or market. Hence, the customers create demand in the market and producers produce goods or services accordingly.

**(ii) Create Demand for Various Products:**

The different consumers have different types of demand or a single customer can also demand different types of products. These will inspire the producers to produce various types of products in the market. For example, some customer want to consume paddy, whereas some customer want to consume wheat.

**(iii) Increase Demand for Customer Goods:**

Customers create more demand for all the types of consumer goods, like durable, semi-durable and perishable goods. Durable customer goods include furniture, utensils, televisions, etc. and for semi-enduring goods like clothes, books, shoes etc. On the opposite hand, perishable goods like bread, butter, vegetables, fruits etc. are all demanded by the customers for their consumption purposes. Naturally, all these create an atmosphere to increase demand for customer goods.

**(iv) Enhance Service Diversification:**

Customers not only consume different varieties of goods, but also consume large varieties of services to maintain the standard of living. These incorporate health service, educational service, banking and insurance service, transport and communication service, etc. Day by day the consumption of these services is rising. This will lead to expansion or enhancement of service sector within the economy.

**Cab Services**

A taxicab, also known as a taxi or a cab, is a type of vehicle for hire with a driver, used by a single passenger or small group of passengers, often for a non-shared ride. A

taxicab conveys passengers between locations of their choice. This differs from other modes of public transport where the pick-up and drop-off locations are determined by the service provider, not by the passenger, although demand responsive transport and share taxis provide a taxi.



It also called cab, a car, usually fitted with a taxi meter that may be hired, along with its driver, to carry passenger to any specified destination.

**Research Objectives:**

- To find out the customer satisfaction towards the cab services.
- To find level of convenience and comfort with cab services.
- To provide inputs to enhance the services to delight the customers.
- To ascertain the consumer view towards the drivers behaviour and courtesy.

**Review of Literature**

As far as history is concerned, a taxicab, also known as a taxi or a cab, is a type of vehicle for hire with a driver, used by a single passenger or small bunch of passengers, often for a non-shared ride. A taxicab dispatch passengers between locations of their way out. This differs from other modes of public transport where the pick-up and dropoff locations are determined by the service provider, not by the passenger, although demand responsive transport and share taxis provide a hybrid bus/taxi mode. There are four different sorts of taxicab, which may be indented by slightly differing terms in several countries:

**Hackney carriages**

Its also obvious as public hire, hailed or street taxis, licensed for hailing around communities Ÿ Private hire vehicles, also known as minicabs or private hire taxis, licensed for pre-booking only

**Taxibuses**

Its also come many variations throughout the developing countries as jitneys or jeepney, operating on pre-set routes typied by multiple stops and multiple independent passengers

**Limousines**

Its specialized vehicle licensed for operation by pre-booking Although types of vehicles and methods of regulation, hiring, dispatching, and negotiating payment differ significantly from country to country, many common characteristics exist.

Now a days, a nut is industry slang for the quantity of cash a driver has got to pay upfront to lease a taxi for a specic period of your time . Once that amount is collected in fare, the driver then begins to make a prot. A driver "on the nut" is trying to earn back the initial cost. This varies from city to city though, private taxis are owned and operated by the companies and all drivers are employees. So "on the nut" simply means to be next in a taxi stand to receive a passenger.

Most experienced taxi drivers who are working within the same city or region for a short time would be expected to understand the foremost important streets and places where their customers request to go. However, to assist the method of manual navigation and therefore the taxi driver's memory (and the customer's also at times) a cab driver is typically equipped with an in depth road map of the area in which they work. There is also an expansion use of GPS driven navigational systems in rich countries. The results, published within the journal Atmospheric Environment in January 2006, showed that the extent of pollution that folks are exposed to differs consistent with the mode of transport that they use. The most risky method of transport was the back seat of a taxicab, followed by travelling by bus, cycling, walking, with a private car exposing people to the lowest amount of pollution. Most of the countries like USA, Canada, China etc uses LPG, In India we are using CNG to make less pollution

**Research methodology**

**(i) Research problem**

The preferences of the customer are identified to satisfy the customer. To identify the players competition in the market.

**(ii) Research design**

The research design used in this project by the researcher is the descriptive research design.

**(iii) Nature of data**

**(a) Primary data**

The research collected data from the users to cabs. The research used structured non disguised questionnaire.

**(b) Secondary data:**

Here the researcher collected secondary data from the industry profile, magazines, journals, and official website.

**(iv) Sample size**

The number of sample collected by the researches is 75.

**(v) Sampling method**

The sampling method adopted for the study is simple random sampling.



**statistical tool applied for analysis**

- Percentage analysis
- Chi square test

**Limitation of the Study**

- The time period of research was restricted to 8 weeks.
- The research finding was applied only in Trichy town.
- The reliability of the data may not be dependable.
- The different view and opinion provided by the respondents were subjected to personal bias.

**Analysis and Interpretation of Data**

Data analysis and interpretation is the process of assigning meaning to the collected information and determining the conclusions, significance and implications of the finding. It is an important and exciting step in the process of research. In all research studies, analysis follows data collection.

**Chi- Square Test**

The chi-square test i on of the simplest and most widely used. Non parametric test in statistical work. The quality chi-square describes between theory and observation. It is defined as,

$$\chi^2 = \sum (O-E)^2 / E$$

Where, $\chi^2$ = Chi Square value

**O** = Observed frequency

**E** = Expected frequency

$\sum$ = Summation

E =Row total* Column total / Grand total

V = (r-1) (c-1)

Chi Square rest is applied in the study to find out whether these is a significant difference in the opinion of the respondents.

**Null Hypothesis (Ho)**

There is no significant difference between the monthly income and convenience level of services.



**Alternative Hypothesis (Ha)**

There is a significant difference between the monthly income and

Convenience level of services 84

**Observed Frequency**

**Monthly income and convenience level of service**

| INCOME | Convenience level of services | | | | | TOTAL |
|---|---|---|---|---|---|---|
| | Excellent | Good | Satisfactory | Poor | Very Poor | |
| Below Rs.10,000 | 3 | 4 | 5 | 1 | 1 | **14** |
| Rs. 10,000-Rs. 20,000 | 3 | 18 | 2 | 0 | 0 | **23** |
| Rs. 21,000-Rs. 30,000 | 6 | 3 | 3 | 1 | 0 | **13** |
| Rs. 31,000-Rs.40,000 | 2 | 3 | 1 | 0 | 1 | **7** |
| Above Rs.40,000 | 1 | 8 | 8 | 1 | 0 | **18** |
| **TOTAL** | **15** | **36** | **19** | **3** | **2** | **75** |

**Expected Frequency**

**Monthly income and convenience level of service**

| INCOME | Convenience level of services | | | | | TOTAL |
|---|---|---|---|---|---|---|
| | Excellent | Good | Satisfactory | Poor | Very Poor | |
| Below Rs.10,000 | 2.8 | 6.72 | 3.55 | 0.56 | 0.37 | **14** |
| Rs. 10,000-Rs. 20,000 | 3.46 | 11.04 | 5.83 | 0.92 | 0.61 | **23** |
| Rs. 21,000-Rs. 30,000 | 6.24 | 6.24 | 3.29 | 0.52 | 0.35 | **13** |
| Rs. 31,000-Rs.40,000 | 2.14 | 3.36 | 1.77 | 0.28 | 0.19 | **7** |
| Above Rs.40,000 | 1.36 | 8.64 | 4.56 | 0.72 | 0.48 | **18** |
| **TOTAL** | **15** | **36** | **19** | **3** | **2** | **75** |

**Calculation**

| O | E | (O-E) | (O-E)2 | (O-E)2/E |
|---|---|---|---|---|
| 3 | 2.8 | 0.2 | 0.04 | 0.01 |
| 4 | 6.72 | -2.72 | 7.39 | 1.09 |
| 5 | 3.55 | 1.45 | 2.10 | 0.59 |
| 1 | 0.56 | 0.44 | 0.19 | 0.33 |

| | | | | |
|---|---|---|---|---|
| 1 | 0.37 | 0.63 | 0.39 | 1.05 |
| 3 | 4.6 | -1.6 | 2.56 | 0.55 |
| 18 | 11.04 | 6.96 | 48.44 | 4.38 |
| 2 | 5.83 | -3.83 | 14.66 | 2.51 |
| 0 | 0.92 | -0.92 | 0.84 | 0.91 |
| 0 | 0.61 | -0.61 | 0.37 | 0.60 |
| 6 | 2.6 | 3.4 | 11.56 | 4.44 |
| 3 | 6.24 | -3.24 | 10.49 | 1.68 |
| 3 | 3.29 | -0.29 | 0.08 | 0.02 |
| 1 | 0.52 | 0.48 | 0.23 | 0.44 |
| 0 | 0.35 | -0.35 | 0.12 | 0.34 |
| 2 | 1.4 | 0.6 | 0.36 | 0.25 |
| 3 | 3.36 | -0.36 | 0.12 | 0.03 |
| 1 | 1.77 | 0.77 | 0.59 | 0.33 |
| 0 | 0 | -0.28 | 0.07 | 0.25 |
| 1 | 1 | 0.81 | 0.65 | 3.42 |
| 1 | 1 | -2.6 | 6.76 | 1.87 |
| 8 | 8 | -0.64 | 0.40 | 0.04 |
| 8 | 8 | 3.44 | 11.83 | 1.59 |
| 1 | 1 | 0.28 | 0.07 | 0.09 |
| 0 | 0 | -0.48 | 0.23 | 0.47 |
| **75** | **75** | **0.00** | **120.54** | **28.28** |

Value of chi square = 28.28

Degree of freedom (v) = (r–1) (c–1)

= (5–1) (5–1)

= 16

Level of significance = 0.05

Critical value = at 5% level of significant

**Result**

The calculated value 28.28 is Greater than the table value 26.3 @ 5% level of significant and degree of freedom is 16. Therefore, Null Hypothesis is rejected; there is a significant relationship between income and conveniences level of services.

**Chi-Square Analysis**

**Null Hypothesis (Ho)**

There is no significant relationship between the Residential Area and completion of travel.

**Alternative Hypothesis (Ha)**

There is a significant relationship between the Residential Area and completion of travel.

**Observed Frequency**

**Residential area and completion of travel**

| AREA | Completion of Travel | | | | | TOTAL |
|---|---|---|---|---|---|---|
| | Highly satisfied | Satisfied | Neutral | Dissatisfied | Highly Dissatisfied | |
| Urban | 5 | 25 | 8 | 1 | 1 | **40** |
| Semi-Urban | 3 | 10 | 2 | 0 | 0 | **15** |
| Rural | 2 | 10 | 1 | 1 | 6 | **20** |
| **Total** | **10** | **45** | **11** | **2** | **7** | **75** |

**Expected Frequency**

**The Residential Area and Completion of Travel**

| AREA | Completion of Travel | | | | | TOTAL |
|---|---|---|---|---|---|---|
| | Highly satisfied | Satisfied | Neutral | Dissatisfied | Highly Dissatisfied | |
| Urban | 5.33 | 24 | 5.87 | 1.07 | 3.73 | **40** |
| Semi-Urban | 2 | 9 | 2.2 | 0.4 | 1.4 | **15** |
| Rural | 2.67 | 12 | 2.93 | 0.53 | 1.87 | **20** |
| **Total** | **10** | **45** | **11** | **2** | **7** | **75** |

**Calculation**

| O | E | (O-E) | (O-E)2 | (O-E)2/E |
|---|---|---|---|---|
| 5 | 5.33 | -0.33 | 0.11 | 0.02 |
| 25 | 24 | 1 | 1 | 0.04 |
| 8 | 5.87 | 2.13 | 4.54 | 0.77 |
| 1 | 1.07 | -0.07 | 0.05 | 0.04 |
| 1 | 3.73 | -2.73 | 7.45 | 2 |
| 3 | 2 | 1 | 1 | 0.5 |
| 10 | 9 | 1 | 1 | 0.1 |
| 2 | 2.2 | -0.2 | 0.04 | 0.02 |
| 0 | 0.4 | -0.4 | 0.16 | 0.4 |
| 0 | 1.4 | -1.4 | 1.96 | 1.4 |
| 2 | 2.67 | -0.67 | 0.45 | 0.17 |
| 10 | 12 | -2 | 4 | 0.33 |
| 1 | 2.93 | -1.93 | 3.72 | 1.27 |
| 1 | 0.53 | 0.47 | 0.22 | 0.42 |
| 6 | 1.87 | 4.13 | 17.05 | 9.11 |
| **75** | **75** | **0.00** | **42.75** | **16.59** |

Value of chi square = 16.589

Degree of freedom (v) = (r–1) (c–1)

= (3–1) (5–1)

= 8

Level of significance = 0.05

Critical value = at 5% level of significant

**Result**

The calculated value 16.59 is Greater than the table value 15.5 @ 5% level of significant and degree of freedom is 8. Therefore, Null Hypothesis is rejected; there is a significant relationship between Residential area and completion of travel.

**Suggestions**

Discussion held with the respondent's analysis of their led to the following suggestions.

- The service providers shall provide more facilities and for his or her privileged customers.
- They drivers are to be properly trained on various routes and driving efficiency, so that they maintain promptness in reaching the place and guiding the customers.
- The tariff rates are bit higher as felt by the customers, especially during the peak hours, they can follow competitive pricing strategy, and it should be made clear to the passengers.
- The customers also are to be educated with advance booking facility and privileges of booking beforehand, rather than opting Ride now, because it results in dis-pleasure sometimes.
- The infrastructure facilities are to be increased to offer the passengers to pleasant travel.
- Some of the common suggestions provided by the customers from the survey are like, to maintain cleanliness of the vehicle, the vehicle has to properly painted, proper grooming of the drivers, vehicles sticker, well versed in route, Cards payments, Discounts, etc.

**Conclusion**

The cab service is a booming sector in the Trichy. These companies are contributing better equipment than auto-rickshaws and buses. People consider the cab service as a luxurious necessity and feel justified for the tariff charged. The lack of any initiative from the Government sector in venturing into the cab business, the competition among private players can lead to better services to the passengers. Security may be a very sensitive area which the

cab companies got to check out and make sure that the purchasers are satisfied with the facilities that's provided. Employment opportunities for drivers will increase with the increase within the number of taxis within the city.

**SCOPE OF THE STUDY:**



In this research the purpose is to study the factors influencing consumer band choices of top 3 taxi in Trichy are OLA, fast track, and Red taxi, Another is to find out the opinion of the customers about cab services and the service promotion expected by them.

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# A STUDY ON INVESTMENT BEHAVIOUR OF SCHOOL TEACHERS IN KOZHIKODE DISTRICT, KERALA

**DR. M. MARIMUTHU**
*Assistant Professor & Research Advisor*
*PG & Research Department of Commerce*
*Jamal Mohammed College (Autonomous), Trichy- 20*

**Mr. V.P SYED ABDULLAHIL HAMMAD**
*M.Phil. (FT) Research Scholar*
*PG & Research Department of Commerce*
*Jamal Mohammed College (Autonomous), Trichy- 20*

**Abstract**

*Investment involves making a sacrifice in the present with the hope of getting future benefits. Investments are made from savings. The investment pattern of teachers is different due to safety, regular flow of income, tax-saving benefits, security, retirement benefits rather than professionals & businessmen. A variety of investment options are available such as bank, gold, real estate, post services, mutual funds & so on. In this study primary data were collected to learn the investment behaviour of school teachers in Kozhikode district, kerala. The collected data were analysed through different statistical tools. The hypothesis test revealed that there is a significant relationship between gender and percentage of savings.*

**Keywords: Investments, Savings, Investment avenues, Profits**

## Introduction

Investment involves making a sacrifice in the present with the hope of getting future benefits. In an economic sense, an investment is the purchase of goods that are not consumed today but are used in the future to create wealth. In finance, an investment is a monetary asset purchased with the idea that the asset will provide income in the future or appreciate and be sold at a higher price. In short, the purchase of bonds, stocks, or real-estate property is investment in the financial sense. Investment is an activity that is engaged in by people who have savings.

Investment and savings are not the same. Savings are the portion of income not spent on current expenditures. Because a person does not know what will happen in the future, money should be saved to pay for unexpected events or emergencies. However, investments are made from savings, or in other words, people invest their savings.

Teachers earn a fixed income as salary. The investment pattern of teachers is different due to safety, regular flow of income, tax-saving benefits, security, retirement benefits rather

than professionals & businessmen. A variety of investment options are available such as bank, gold, real estate, post services, mutual funds & so on. Investors are investing their money with different objectives such as profit, security, appreciation and income stability.



**Review of Literature**

**Dr. S. Mathivannan and Dr. M. Selvakumar (2011)** examined the saving and investment patterns of salaried teachers of Sivakasi Taluk, Tamilnadu and they found that there is great importance of money and money's worth for them and They are regularly preparing budgets for Expenditures and compare it with the actual expenditure and take necessary actions if there are any deviations has arrived so far and they are influenced by fashionable and costly items.

**Dr. Ananthapadhmanabha Achar (2012)** studied "Saving and Investment Behaviour of Teachers - An empirical study". In the analysis individual characteristics of teachers such as age, gender, marital status, and lifestyle determined the savings and investment behaviour of teaching community in the study region. They considered monthly family income, stage of family life cycle, and upbringing status emerged as determinants of their savings and investment behaviour

**Dr. Varsha Virani (2012)** propounded in her study that In spite of low income the teachers have been saving for future needs. The major impact on savings is due to the level of income of the school teachers. The research shows that majority of the respondents are saving money as Bank deposits for the safety of an unpredictable future. The main avenues of investment are Bank deposits and the main purpose of investment is for children education, marriage, and security after retirement.

**Avinash Kumar Singh (2006)** the study analyzed the investment pattern of people in Bangalore city and Bhubaneswar & analysis of the study was undertaken with the help of survey method. After analysis and interpretation of data it is concluded that in Bangalore investors are more aware about various investment avenues & the risk associated with that. All the age groups give more important to invest in equity & except people those who are above 50 give important to insurance, fixed deposits and tax saving benefits.

**Objectives of the Study**

- To analyse investment plans and behaviour of school teachers in Kozhikode district.
- To examine the impact of demographic variables on investment decision.
- To know the factor that influencing investment behavior of school teachers.

**Research Methodology**

**Research Design:** Descriptive research design is done. Survey method is followed.

**Source of Data:** Data required for the study is obtained from both primary and secondary sources. Questionnaire was used to collect data from the respondents.

**Sample Description:** The sampling unit is 50 school teachers in Kozhikode district, kerala.

**Limitations of the Study**

- Findings of the research are based on the assumption that respondents have given correct information.
- The sample size is limited to only 50 respondents which constitutes small part of the total.
- The short time period is another limiting factor even though within the available time all the efforts are made to conduct the study properly.
- The study was conducted only in Kozhikode district, hence various other potential samples outside the area were not considered.

**Analysis and Interpretation of Data**

**Table 4.1 Gender Wise Classifications of Respondents**

| Gender | No of Respondents | Percentage |
|---|---|---|
| Male | 30 | 60 |
| Female | 20 | 40 |
| TOTAL | 50 | 100 |

The table showing that 60% of the total respondents are male and remaining 40% are female, majority of them are male respondents.

**Table 4.2 Classifications on the Basis of Salary**

| Salary | No of Respondents | Percentage |
|---|---|---|
| Below 25000 | 28 | 56 |
| 25000-50000 | 16 | 32 |
| 50000-75000 | 4 | 8 |
| Above 75000 | 2 | 4 |
| TOTAL | 50 | 100 |

The above table reveals that 56% of the respondents are below 25000. 32% of them are in the range of 25000-50000. 8% are in the range of 50000-75000 and 4% of the respondents are in above 75000.

**Table 4.3 Classification on the basis of Savings from Income**

| Savings | No of Respondents | Percentage |
|---|---|---|
| Less than 10% | 27 | 54 |
| 10% - 20% | 13 | 26 |
| 20% - 30% | 6 | 12 |
| Above 30% | 4 | 8 |
| TOTAL | 50 | 100 |

The above table shows that most of the respondents (54%) save less percentage of their income. 26% of respondents are in 10% - 20%. 12% of them are in 20% - 30% and remaining 8% are save 30% from income.

**Table 4.4 Classification on the Modes of Savings**

| Modes | No of | Percentage |
|---|---|---|
| Chitty | 17 | 34 |
| Recurring | 4 | 8 |
| Savings deposit | 20 | 40 |
| Post office | 6 | 12 |
| Others | 3 | 6 |
| TOTAL | 50 | 100 |

The above table shows that 40% of teachers select savings deposit for deposit their fund. 34% of teachers like to save a part of their income in chitty. 12% of teachers like to save a part of their income in post office savings. 8% of teachers deposit a part of their income in recurring deposit. 6% of teachers used other options of save their fund for future.

**Table 4.5 Factors Influencing while selecting Investment Avenues**

| Factors | No of Respondents | Percentage |
|---|---|---|
| Safety | 21 | 42 |
| Good return | 19 | 38 |
| Tax saving | 6 | 12 |
| Simplicity | 4 | 8 |
| TOTAL | 50 | 100 |

The above table shows that 42% of the respondents consider the Safety at the time of selecting investment avenues. 38% of the respondents consider good return, 12% of them are influencing tax saving, and rest of them are considering simplicity.

**TABLE 4.6 Preferences of Teachers to Invest**

| Investments | No of Respondents | Percentage |
|---|---|---|
| Gold | 14 | 28% |
| Bank | 18 | 36% |
| Real Estates | 8 | 16% |
| Stock market | 7 | 14% |
| Others | 3 | 6% |
| TOTAL | 50 | 100 |

The above table shows that 28% like to invest in gold. 36% select bank as a best investment option. 8% like to invest in land. 14% choose stock market for invest their fund and only 6% go through other options for investment. In it reveals that large no. of teachers believe that banks are best investment option.



**Table 4.7 Source of information about Investment Alternative**

| Sources | No of Respondents | Percentage |
|---|---|---|
| Friends and relatives | 25 | 50 |
| Public resources | 16 | 32 |
| Stock brokers | 5 | 10 |
| Other | 4 | 8 |
| TOTAL | 50 | 100 |

The above table shows 50% get the inspiration to invest from friends and relatives. 32% and 10% of teachers get the inspiration to invest from public resources and stock brokers respectively. Rest of them get informations from other sources.

**TABLE 4.8 Expected Returns from Investments**

| Returns | No of | Percentage |
|---|---|---|
| Below 10% | 10 | 20 |
| 11 – 15% | 18 | 36 |
| 16- 20% | 14 | 28 |
| Above 20% | 8 | 16 |
| TOTAL | 50 | 100 |

The above table shows that respondents are mostly expecting 11% to 15% return from their investments. 28% of the respondents expecting 16% to 20% return, 10% of them are expecting below 10% return and rest of them are expecting high rate of return.

**Table 4.9 Difference Between Gender and Percentage Savings**

**Null Hypothesis (H0):** There is no significant relationship between gender and percentage of savings

**Alternative Hypothesis (H1):** There is a significant relationship between gender percentage of savings

| | Below 10% | 10 – 20% | 20 – 30% | Above 30% | TOTAL |
|---|---|---|---|---|---|
| Male | 22 | 5 | 2 | 1 | **30** |
| Female | 5 | 8 | 4 | 3 | **20** |
| TOTAL | **27** | **13** | **6** | **4** | **50** |

**Table 4.10 - Chi-square Test**

| O | E | (O-E)^2 | (O-E)^2/E |
|---|---|---|---|
| 22 | 16.20 | 33.64 | 2.08 |
| 5 | 7.80 | 7.84 | 1.00 |
| 2 | 3.60 | 2.56 | 0.71 |
| 1 | 2.40 | 1.96 | 0.82 |
| 5 | 10.80 | 33.64 | 3.11 |
| 8 | 5.20 | 7.84 | 1.51 |
| 4 | 2.40 | 2.56 | 1.07 |
| 3 | 1.60 | 1.96 | 1.22 |
| | | | **11.52** |

*Where,*

E= Row total × Column total / Whole total

Degree of freedom = (r - 1) (c - 1)

= (2 - 1) (4 - 1) = 1 × 3 = 3

At 5% level of significance and degree of freedom 3, table value is 7.815. chi square value is 11.52.

The calculated value is greater than table value, we reject null hypothesis and accept alternative hypothesis.

Therefore: There is a significant relationship between gender and percentage of savings.

**Conclusion**

An investment is an asset or item acquired with the goal of generating income or appreciation. Investments are made from savings. Savings are the portion of income not spent on current expenditures. Because a person does not know what will happen in the future, money should be saved to pay for unexpected events or emergencies. The investment pattern of teachers is different due to safety, regular flow of income, tax-saving benefits, security, retirement benefits rather than professionals & businessmen. Investors are investing their money with different objectives such as profit, security, appreciation and income stability. This study shows that most of the teachers do not like to take high risk. Safety is the most important factors considered for the selection of investment by teachers. More than half of a teacher does not have investment in the stock market. The major reason is the risk factor and the lack of knowledge about the stock market. The hypothesis test revealed that there is a significant relationship between gender differences and the percentage of savings. Female respondents' level of savings is more than the savings level of male respondents.

**Scope for further study**

Generally, the research on investment behaviour has wider scope. But this study conducted among school teachers in Kozhikode district. Therefore, there is a scope for a study on investment behaviour among other than school teachers or among whole people.



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# CUSTOMER PREFERENCE AND SATISFACTION TOWARDS DIRECT TO HOME (DTH) SERVICES WITH REFERENCE TO TIRUCHIRAPPALLIDISTRICT

**Dr. E. MUBARAK ALI**
Head & Associate Professor, PG Department of Commerce, Jamal Mohamed College (Autonomous), Affiliated to Bharathidasan University, Trichy - 20.



**Mr. A. MOHAMED RASITH**
Ph.D. (P.T.) Research Scholar in Commerce, Jamal Mohamed College (Autonomous), Affiliated to Bharathidasan University, Trichy - 20.

**Abstract**

*Due to continuing developments in media technology, consumers are flooded by huge volume o non-stop information. Media is the most powerful tool of communicating information. It helps promoting the right things at the right time. It affects modern life of consumers/people in nearly every way. There are a variety if mediums such as radio, TV, internet and cell phones from which people can pick and access information. Consequently, the media holds a very powerful capacity to set a social issue for mass audience to assume and talk about. An individual's identity is formed by society in which media plays a predominant role. The aim of this study is to find the preference and satisfaction of Customers towards Direct to Home in Tiruchirappalli.*

**Keywords: DTH, Satellite, Cable TV, DTH Operator.**

## INTRODUCTION

Now a day, the DTH services are very competitive one and it is primordial for firms to know what consumers expect and perceive from the television service. The DTH service products and services are mostly enjoyed by discounts and offers to the customers. Adopting an appropriate and reasonable price and quality of service of the DTH service ensures that the effective utilization of the DTH service in the society. The DTH service is basically a digital satellite service that provides satellite television programming directly to subscribers home anywhere in the country. Since it employs wireless technology, the television programs are transmitted to the subscriber's television directly from the satellite. This service does not involve the usage of cables and any other wiring infrastructure. A DTH network comprise of a broadcasting centre, satellites, encoders, multiplexers, DTH receivers and others. A DTH service provider

is required to lease Ku-band transponders from the satellite. The function of encoder is to convert the audio, video and data signals into the digital signal. These digital signals are then mixed by multiplexer. On the receiving end at user home, the set up includes a small dish antenna and set-top boxes which decode these signals and convert them back to audio, video and data signals.



**REVIEW OF LITERATURE**

**Dr. S. Balakrishnan (2020)** tried that the present scenario Indian banking sector offers large range of internet banking services and informational services to the customers and general public. In order to gain a market share, customer satisfaction is an important factor to help banks to sustain competitive advantages. The objective of the study; is to study the demographic profile of the sample customers, to measure the level of customers satisfaction towards the internet banking services and to analyse the influence of demographic factors on the satisfaction level. Descriptive research design used and data were obtained from the 345 customers of different banks from different localities who use internet banking by adopting simple random sampling method. The result of the study is shows that the age, education and income shows significant association with level of satisfaction which means difference in age, education and income can create a significant difference in the level of satisfaction on internet banking services.

**Alpesh A. Soni1 Dr. Anurag Mehta (2020)** attempted to study about Direct-to-Home (DTH) Transmission of digital video channel to the subscribers at their Home directly through dish. It was created a revolution in the Television Industry through Digitalization. DTH directly compete to the cable operators and keep away them by providing the best picture quality by facilitating direct broadcast to consumer. Direct-to-Home (DTH) is one of the recent addition and has become an effective medium of an entertainment through attracting everyone. The drawback of cable operators had lead to the creation of DTH industry in India. Tata sky, Reliance Big tv, Airtel digital tv, Dish tv, Videocon d2h etc are the major DTH Service providers in

Indian market. DTH players concentrate more on value added services to get market advantage



**Dr. N. Manivannan and Mr. R. Bharathi Rajan (2019)** in their study, Impact of service quality, trust and customer satisfaction about DTH services that are offered by the DTH service providers to the customers and also to understand the customer satisfaction. The research design used for the study is described research. The study is conducted among both the user and non-users, with the help of structured interview scheduled using questionnaire. Initially, a pilot study was conducted among few respondents and changes were brought in the questionnaire. Analysis and interpretation is done using Chi-square method, Cronbach's Alpha Test and Ranked Correlation. It was found out that people prefer a DTH service to cable operator due to various factor such as quality of both video & audio, quality of services etc. Based on the findings, appropriate suggestions have been made for increasing the number of users.

**OBJECTIVES OF THE STUDY**

The following are the various objectives of the study:

- To identify the factors influencing the Customer preference towards DTH services.
- To study the level of Service Quality of DTH Service Provider.
- To examine the problems faced by the DTH subscribers in Tiruchirappalli District.

**STATEMENT OF THE PROBLEM**

The rapid growth of Satellite television in India has propelled an exodus from cabled homes; the need to measure viewership in this space is more than ever. The study is taken up with the various DTH services which have considerable share in the market. Consumers and buyers play a vital role in the market. Some of the problems faced by the DTH users are less quality of dish and are, not providing more enough channels, less clarity, high subscription amount and unable to see the local channels and so on.

**METHODOLOGY**

**Sampling Techniques**

The sample has been selected on the basis of Disproportionate Stratified Random Sampling method. Sample size refers to the number of elements to be included in the study.

For the purpose of analysis, the data has been collected from 450 respondents from Urban, Semi Urban and Rural areas of Tiruchirappalli District.

**ANALYSIS OF THE DATA**



**Table - I**

**MULTIPLE LINEAR REGRESSION MODEL BETWEEN AGE OF THE RESPONDENTS AND LEVEL OF SATISFACTION TOWARDS COST OF DTH SERVICES**

| | Unstandardized Coefficients | | Standardized Coefficients | T | Sig. |
|---|---|---|---|---|---|
| | B | Std. Error | Beta | | |
| (Constant) | .241 | .130 | | 1.848 | .065 |
| Price Offered | .037 | .033 | .070 | 1.117 | .265 |
| Initial Payment | .064 | .041 | .094 | 1.574 | .116 |
| Instrument Cost | .093 | .032 | .153 | 2.907 | .004 |
| Installation Cost | .132 | .029 | .230 | 4.496 | .000 |
| Additional Charges | .041 | .029 | .072 | 1.408 | .160 |
| Cheaper Rate | -.001 | .030 | -.002 | -.036 | .971 |
| | R = 0.464 | $R^2$=0.216 | | F = 20.289 | |

The output shows the result of fitting a multiple linear regression model to describe relationship between Age of the respondent and Level of satisfaction towards cost of DTH services like Price Offered (X1), Initial Payment (X2), Instrument Cost (X3), Installation Cost (X4), Additional Charges (X5) and Cheaper Rate (X6).

Equation of the fitted model of Education = 0.214 + 0.037*(X1) + 0.064*(X2) + 0.093*(X3) + 0.132*(X4) + 0.041*(X5) - 0.001*(X6)

The P-Value of the variables is less than 0.05; there is a statistically significant difference. Here the P-Value is less than 0.05 for the variables Instrument Cost and Installation Cost***;*** then all other variables have insignificant relationship between age of the respondent.

**Table - II**

**CORRELATION CO – EFFICIENT BETWEEN MARITAL STATUS AND LEVEL OF SATISFACTION TOWARDS COST OF DTH SERVICES**



| | | Marital Status | Price Offered | Initial Payment | Instrument Cost | Installation Cost | Additional Charges | Cheaper Rate |
|---|---|---|---|---|---|---|---|---|
| Marital Status | Pearson Correlation | 1 | | | | | | |
| | Sig. (2-tailed) | | | | | | | |
| Price Offered | Pearson Correlation | -.356** | 1 | | | | | |
| | Sig. (2-tailed) | .000 | | | | | | |
| Initial Payment | Pearson Correlation | -.350** | .657** | 1 | | | | |
| | Sig. (2-tailed) | .000 | .000 | | | | | |
| Instrument Cost | Pearson Correlation | -.321** | .531** | .473** | 1 | | | |
| | Sig. (2-tailed) | .000 | .000 | .000 | | | | |
| Installation Cost | Pearson Correlation | -.390** | .494** | .504** | .264** | 1 | | |
| | Sig. (2-tailed) | .000 | .000 | .000 | .000 | | | |
| Additional Charges | Pearson Correlation | -.358** | .455** | .427** | .445** | .346** | 1 | |
| | Sig. (2-tailed) | .000 | .000 | .000 | .000 | .000 | | |
| Cheaper Rate | Pearson Correlation | -.255** | .402** | .342** | .321** | .334** | .381** | 1 |
| | Sig. (2-tailed) | .000 | .000 | .000 | .000 | .000 | .000 | |
| **. Correlation is significant at the 0.01 level (2-tailed). | | | | | | | | |

The above table revels that the Co-Efficient of Correlation Analysis is used for the data to find out the relationship between the variables of Marital Status of the respondents with Level of satisfaction towards cost of DTH Services such as Price offered, Initial Payment, Instrument Cost, Installation Cost, Additional Charges and Cheaper Rate.

Here Price offered (R = - 0.356) (P = 0.000), Initial Payment(R = - 0.350) (P = 0.000), Instrument Cost(R = - 0.321) (P = 0.000), Installation Cost(R = - 0.390) (P = 0.000), Additional Charges(R = - 0.358) (P = 0.000) and Cheaper Rate(R = - 0.255) (P = 0.000).

The p – value in the correlation table is less than 0.05; there is a statistically significant relationship between the variables at the 95.0% confidence level. Here all variables have significant relationship.

**Table - III**

**FRIED MAN RANK TEST FOR THE FACTORS WHICH INFLUENCED TO BUY THE DTH SERVICE**



| Particulars | Mean Rank | Rank | Inferential Statistics |
|---|---|---|---|
| LOW PRICE | 4.39 | IV | N = 450<br>Chi Square = 29.198<br>df = 7<br>p= 0.000*<br>Significant |
| SPECIAL PACKAGE | 4.82 | VIII | |
| BRAND IMAGE | 4.38 | III | |
| VALUE ADDED SERVICES | 4.35 | II | |
| VIDEO CLARITY | 4.15 | I | |
| LOW COST | 4.45 | V | |
| EASY ACCESS | 4.69 | VI | |
| CLEAR SOUND | 4.76 | VII | |

In the above table, it can be found that there is a significant difference between the factors influenced to buy DTH ($P < 0.01$). It can be found that the high ranking factor is video Clarity a mean score of 4.15 followed by value added services (4.35), Brand Image (4.38), Low Price (4.39), Low cost (4.45), Easy access (4.69) clear sound (4.76) and Special Package (4.82). Hence, it is concluded that the three ranks to Video Clarity, Value added Services and Brand Image are the major factors influence to buy DTH Services.

**SUGGESTIONS**

The following are the various findings of the study:

- ✓ DTH service providers should try to reduce the initial entry cost, instrument cost and also the cost of additional charges so that it will have a good impact in attracting customers.
- ✓ Picture clarity and effective sound system like digital sound is a must in DTH service. Therefore, DTH service operators should try to enhance the same through latest technology.
- ✓ To attract people from urban areas they can provide National and International channels with High Definition (HD) system at minimum cost.

## CONCLUSION

Now a day, the DTH services are very competitive one and it is primordial for firms to know what consumers expect and perceive from the television service. The study reveals that, the customers are mostly preferred by the clarity picture and the brand loyalty of the DTH services. The quality of services and improving the satisfaction of their customers on DTH services are providing more positive results to the DTH Company. The DTH service products and services are mostly enjoyed by discounts and offers to the customers. Adopting an appropriate and reasonable price and quality of service of the DTH service ensures that the effective utilization of the DTH service in the society. Nowadays DTH services are better than the Cable TV Operators. DTH providers like Dish TV, Sun Direct, Tata Sky, Big TV, Airtel Digital TV, Zee DTH and Videocon DTH are investing more money in the promotion and Marketing of DTH services in the Country.

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# INFLUENCE OF SOCIAL MEDIA ADVERTISING ON CONSUMER BUYING DECISIONS IN TIRUCHIRAPPALLI

**Dr. L. ASID AHAMED**
Assistant Professor, PG Department of Commerce,
Jamal Mohamed College (Autonomous), (Affiliated To Bharathidasan University),
Tiruchirappalli – 20



**Abstract**

*Social media plays a vital role and most successful media in the field of advertising that will increases the selling the products and services which is the main aim of business enterprises. This leads to raise the profit. The purpose of this research is to check-out the influence of social media advertising on consumer buying decisions. The execution of social media websites is appears as a new era to give the fullest satisfaction of the websites users. It creates volume of opportunities for business enterprises to advertise their goods and services. It shows that social media plays a vital role in influencing the buying pattern of the consumers. It contributes tremendous changes in increasing the sales volume through online purchase mode. Social media perceives the consumers mind to buy the products and services. Social websites are used widely by consumers and usage of network influence the buying behaviour of the consumers. Internet is base for all effective social media success. Due to abundant service such as reduced hardware, payment options, price & cost effective and technology, the life style and purchasing pattern of the consumer is changed to online mode, because of the effect of social media.*

**Keywords: Social Media, Advertising, Consumer Buying decisions and Behaviour**

## Introduction

Individuals and groups were communicating their needs and wants through signals, image, scripture, language, print and later thorough social media. At this moment, communicate anything among all the categories of age groups, social media plays a significant role. So customers and vendors use this medium to increase effective sales volume. Presence of Internet made it possible to have effects on various social media and easy the need of businessmen to meet their worldwide customers at single click. The search explorer helps the customer to search the goods and services to know about the size, colour, quality, price, feature and others before the purchase decision is made. Consumer purchase behaviour decision is influenced by social media. The web platform helps to reach the customer by influencing them through social media. It connects the buyers and sellers, manufacturers and distributors, wholesalers and retailers with relevant information about the goods and services. In view of the customers who using internet and various online tools, social media become more essential to them and the launch of new goods and service into the market with efficient promotional deeds. Therefore, it becomes necessary to observe that how social media is affecting consumer buying decision and their behaviour.

**Social Media and its relevant Website Networking**

The rationale of social media is to communicate people or make them interact with each other by using modern social tools. The communication between human are accelerate the way to connect each other which is paved by ascend of social media. It is used for searching, financial clarifications, books & movie reviews and shaping of delicate aspirations and sharing new innovative business ideas to the market.

The term Social Media is defined "the collection of online communication of various inputs which may be community based, individual, interactions, intercommunications, contents sharing, websites and many more among different users". It is an online medium of two-way communication which permits exchange of information through web technology services which create among interest users. It generate platforms by following social media such as Twitter, Myspace, Facebook, Orkut, Social Gaming, Business Blogs and Bookmarking.

Social networking websites began with the online communities such as Tripod.com and Theglobe.com. These communities help media website users to share their data through networking by providing free space for websites in social media. Social media users have lists of friends contact and search for diverse users with related nature of interest consumers.

Many new social websites came into existence with numerous advanced options to communicate each other's and among friends. As friends started to use websites, it influences their friends to follow social media. Twitter and Facebook are the largest & influenced social networking websites was launched for the benefit of the online seekers. Linkedln have intense on establishing employment opportunities and easy connect to business network groups. Photos can be shared through Flickr. Myspace gives tough to their competitors like friendstr. Similarly, YouTube channels, Zoom and BlogSpot are appeared during this time period. In this way, it increases passion, zeal and fashion for using social networking websites.

There are diverse varieties of social media networks which help public to maintain their existing relationships with their family and friends and interact with them ease and rapidly. Categorizing social networks, profile-based social networks, content based social networks, white-label social networks and social search are as prescribed. To be a part and partial of social media, the users have to register their personal information in the social network websites.

It provides and enables the consumers to communicate through social networking websites. It helps to increases the exposure of shoppers and marketers. Too much of loading in websites creates traffic in online mode. Brand image and loyalty is one of the benefits of social media advertising and network. It provides public interest to the marketplace, so that the social network generates and leads for goods and services. With the feedback of the customer, search engine can be ranked according the frequent of access. Social media helps to reduce marketing expenditure and made progress in sales volume. An effect of social media networking is on consumer buying decisions & behaviour is possible.

**Functions of social networking websites**

It helps the people to maintain their relationships between friends and family groups. It believed that the world is connected with social media. They are as follows



- Categorizing social networks
- Profile-based social networks
- Content-based social networks
- White-label social networks
- Mobile social networks
- Multi-user virtual environment and
- Micro-blogging updates

**Social Media Platforms**

It helps to establish the communication with each other especially customers to connect individuals with effective social media such as mobile phones, engagement, Twitter, FaceBook and Google+, Linkedln, YouTube, Delicious, Digg and Reddit and blogs.

**Statement of the problem**

Nowadays, the way of customers taught are not attracted from the tradition way of marketing approach, therefore there arise a need for modern marketing approach. In fact there are various changes in the marketing situation and invention of technology plays a major role. So that social media and network sites are developed to attract consumers towards online purchase. Social networking helps in marketing to grow with expectations of customers which mean social media plays the role of marketing. So researcher are trying to find that how social media has influence the thinking of many customers buying behaviour and their decisions regarding purchase of goods and services who are living in Tiruchirappalli.

**Objectives of the study**

The basic objectives of the research study are as follows:

- To understand the concept of social media and its platforms.
- To examine the effect of various social media preferred by consumers buying decisions on goods and services.
- To predict the best social media desired by the consumers.

**Scope of the study**

The scope of the study is to understand the features of social media.

- Implicit the functions of social networking and social media platforms that affect the consumer buying behaviour.
- Twitter, Face Book, Blogs and Skype are various modern tools used by consumers and adopted by marketers to attract consumers.
- The researcher in his study has concerned only Tiruchirappalli city.

**Hypotheses of the study**

Hypothesis can be made on the basis of various sources and it can be constructed by the researcher through his investigation. The following are hypothesis of the study.

- There is no positive impact of social media on consumer buying decision on goods and services.
- Social media is not preferred by consumers buying decisions on goods and services.

**Review of literature**

**Bikhchandani et al., (1998).** In their research describes whether or not shoppers shall purchase a product and whether or not they suggest product to others. These are normally used as parameters for purchase intention. The study additionally reveals the result of knowledge cascades on social media by different product attributes is unconditional with different involvement strengths by shoppers. It concludes hat the shoppers try to show totally different levels of involvement in different situations wherever they face with brand buying and recommending to others.

**ManjuAhuja et al., (2003).** In their article, targeted on investigating the factors that influence the shopping behavior and browsing behavior of consumers during online purchase specifically, the study has been conducted about the consumers using business-to-consumer sites. The researchers also investigated buying preferences of consumers with varied demographic profiles which may reveal different buying approaches and consumer behaviors for a specific class of merchandise and services. Social media is the1 most effective factors that influence buying behaviour of customers.

**Khushbu Pandya (2012).** This study is an effort to make awareness among Indian marketers regarding the facility of social media which is spreading at a massive rate. The study is explorative in nature and used last five years secondary data. The findings of the study answer one major question – what's the state of social media on consumer behavior in India, the study provides figures, all major facts, analysis and examples of case study.

**Dr. SourbhiChaturvedi et al., (2014).** In their study indicated that there may be 100 crore members present in social media; social media sites became an important medium for firms and consumers to meet each us for the exchange of information about products. They also suggest that the influence of social media on customer buying behavior is tremendous. Buying behavior in social network is influenced by gender, education, income, age etc.,

**SakkthivelAM et al., (2015).** In their analysis makes an attempt to check the influence of social media sites over young woman consumers shopping behavior from Islamic faith countries. This study employs structural equation modeling to check out the influence of young woman consumers and the results disclosed that brand, society and reference teams exert additional influence over young woman consumers shopping behavior through social media.

**Research Methodology**

The study is about to collect data from both the gender of select region of Tiruchirappalli. The age category is between above 18 years to 60 years. The occupations of various respondents are students, professionals, employee and businessmen. There are certain tools used in selecting the study area units. Data were collected from both the source such as primary and secondary data. Primary data is generated from primary sources. Secondary data have been collected from agencies, government department and research articles, books, publications and journals. Convenient sampling method is used to collect the data from 230 users who use the social media.

**Results and its implications**

The usage of social networking is compared with each other social network websites.

| **Table 1: Comparison of social media** | | |
|---|---|---|
| Particulars | N | Mean Rank |
| Face Book | 82 | 122.72 |
| Twitter | 71 | 104.45 |
| Linkedln | 56 | 78.23 |
| Others | 21 | 25.83 |
| Total | 230 | |
| Chi Square Value | | 117.525 |

This table shows number of users among different social networking sites. The users of Twitter is 73 and rank is 104.45, Face Book covers 89 in total and mean rank stands 122.72, Linkedln users are 55 and mean rand stood at 78.23 and rest of the social media users are just only 13 with stands of mean rank is 25.83. Since p-value for Kruskal-wallis test result shows Chi Square value as 117.525. Since p-value is less than that of 0.05, one should reject null hypothesis and conclude that all social networking websites are not equally used by respondent but some sites are used very frequently than others. It can be confirmed from mean rank table that the mean score is highest for the others.

| **Table 2: Comparison of Face book and Twitter** | | | |
|---|---|---|---|
| Particulars | N | Mean Rank | Sum of Ranks |
| Face Book | 82 | 222.62 | 1335.72 |
| Twitter | 71 | 201.35 | 1006.75 |
| Total | 153 | | |

Twitter users are 71 and it ranked 201.35 and its sum of ranks was 1006.75. Similarly facebook consists of 82 respondents, its mean rank is 222.62 and its sum of ranks was 1335.72.

| **Table 3: Comparison of Face book and Linkedln** | | | |
|---|---|---|---|
| Particulars | N | Mean Rank | Sum of Ranks |
| Face Book | 82 | 209.54 | 1257.24 |
| Linkedln | 56 | 194.45 | 972.25 |
| Total | 138 | | |

Linkedln users are 56 and it ranked 194.45 and its sum of ranks was 972.25. Similarly facebook consists of 82 respondents; its mean rank is 209.54 with sum of ranks 1257.24.



| Table 4: Comparison of Face book and Others | | | |
|---|---|---|---|
| Particulars | N | Mean Rank | Sum of Ranks |
| Face Book | 82 | 287.43 | 1724.58 |
| Linkedln | 21 | 304.36 | 315.00 |
| Total | 138 | | |

Other than major websites like Twitter and Linkedln, other users are 21 and it ranked 304.36 and its sum of ranks was 315.00. Similarly facebook consists of 82 respondents; its mean rank is 287.43 with sum of ranks 1724.58.

**Findings**

1. Majority of the respondents (82) who use facebook, followed by Twitter respondent (71), Linkedln (56) and other websites users (21).
2. Overall social networking websites, respondents who use Facebook stood and its mean ranked top at 122.72.
3. Compared to Twitter, Facebook raised its sum of ranks to 1335.72
4. Compared to Linkedln, Facebook raised its sum of ranks to 1257.24
5. Compared to other social networking, Facebook raised its sum of ranks to 1724.58

**Scope of the research**

In this research study, the researcher has tried to find the various bounds like region, gender which covers only male and female. As for concern, age group from 18 years only considered, but however school students are also keen in using social network.

**Conclusion**

In case of Facebook with Twitter, Linkedln and other social media face book mean rank stands of high influence in all aspects. Most of the respondents are fond of using face book compared to other social media. So all other social networking can be made to be noticed to the mass public with aware of using its features by promoting the essence of other social media.

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# A STUDY ON CONSUMERS BEHAVIOUR TOWARDS INSTANT FOOD PRODUCTS IN TIRUCHIRAPPALLI DISTRICT

**G.REKA**
Assistant Professor, PG Department of Commerce,
Jamal Mohamed College (Autonomous), (Affiliated To Bharathidasan University)
Tiruchirappalli – 20



**Abstract**

*Instant food usually refers to precooked food that needs little or no preparation before eating it. This often tends to include foods that are dehydrated and just require the addition of water to prepare it. The very term "instant food" means simple, fast and convenient food which is straightforward and fast to organize besides being hygienic, free from microbial contamination and also convenient to eat. This study aims to examine the consumer behavior towards instant food products in Tiruchirappalli District. This study is conducted by simple random sampling method and minimum sample size for the study is 150.*

**Key words: Instant food, consumer behaviour, satisfaction**

## Introduction

Indian cooking and life style have undergone tremendous changes for the last 15 years. Due to life style pressure now-a-days people prefer easy short way of cooking food rather spending an excessive amount of time on spending in cooking. Non-availability of raw materials to prepare masala and tedious process involved in doing so, has influenced people to choose such products. There are peoples, who are migrating to cities for job and education and these people have find the instant food products are comfortable to eat rather than depending on restaurants and stores. Most of the twin income (both husband and wife are office goers) families want to spend much less time on cooking due to less availability of your time . During weekends they want to spend time with their kids and outing, whereas in weekdays they office duration is large and these factors forced them to go for buying such products. Other factors influence this product availability his availability of different flavors and dishes. Consumers who are cooking for different dishes and flavors now depend on these products. There is no conclusion which one precedes-whether the availability or taste or time constraint, all these factors complement each other driving these products Due to rise literary levels,

proliferation on communication technology, consumers on becoming more aware of the intake and they take decision based on the wealth of resource available.

**Statement of the Problem**



Most of the ladies are employed and that they want to save lots of time in cooking and yet maintain natural taste. In this modern area, instant food products play a vital role in satisfying this attitude of modern women. This study highlights of the buyer behavior towards the products and therefore the factors that influence in purchasing the moment food products. The selected company's instant food products are considered foe the survey. They are

- MTR
- Aachi masala
- Sakthi masala
- ITC (aachirvaad)
- Krishna bhavan

**Objective of the Study**

1.To study the awareness about instant foods product in Tiruchirappalli district.

2. To analysis the consumer purchasing frequency of instant food products.

3. To study the influencing factors on instant food products.

**Review of Literature**

**KARA, KAYNAK AND KUCUKEMIROGLU (1997)** state in their study "marketing strategies for instant-food in recent years, a serious food consumption trend within the USA and CANADA is that more people are eating more meals outside their homes. It is predicted that this trend will accelerate within the future. As a result, fast-food markets will offer greater growth opportunities for marketers.

**RAMASAMY ET AL. (2005)** reported that, the buying behavior is vastly influenced by awareness and attitude towards the product. A large number of respondents laid emphasis on quality and felt that price is a crucial factor while the others attached importance to image of manufacturer.

**R.SIVAGAMI AND S.CHITHRA (Jun 2014)** in their study "buying behavior of working women towards instant food products of tiruchrappalli", Based on the findings

of the study there is a significant relationship between income and frequency of purchase.



**M.VIJAYABASKAR AND SUNDARAM.N (2016**) in this study author attempted to explore purchasing attitude towards ready to eat/cook products by health conscious consumer in southern India. This study concluded that consumers were taking decision on the various technological sources and was all highly aware of the food and its impact on health.

**DR. S. SHANMUGAPRIYA & V. SRIVARSHINI, (2018)** "Consumers Preference and Satisfaction on Instant Food Products", reveals that i) Variable namely family income, non-earning members in the family, total number of family and period of using instant food products are related to consumer‟s level of satisfaction on instant food products.

**Research Design:**

To carry out this study, the methodologies that are adopted are stated as follows:

- **Sampling:** -simple random sampling method has use to for the sample selection purpose which covered around 150 respondents.
- **Collection Of Data :** Primary data were collected from150 respondents. Secondary data-the relevant concepts of the study were collected from various websites, articles, and company website.
- **Tools Used For The Analysis :** The obtained data were analyses by computing percentages and employing Chi square test.

**HYPOTHESIS TEST**

- **H1:** There is no relationship between the age and over all opinion of instant food product.
- **H2:** There is no relationship between the age and time saving of the products.
- **H3:** There is no relationship between the income and opinion of the price.

**Limitations of the Study**

This study is based on the primary data collected from sample consumers by questionnaire survey method. Data has been collected mainly from the households and as many of the consumers furnished the required information from their memory and experience, the collected data would be subjected to recall bias hence the findings may not be applicable to other markets, as vast differences may exist among the consumers

with regard to demographic and psychographics characteristics. Hence, the findings of the study could also be considered appropriate for the situations almost like study area and additional care should be taken while generalizing the results.

**Data Analysis and Findings**



**Table No: 1**

**Profile of Respondents**

| Demographic Variables | Number | Per Cent % |
|---|---|---|
| **Gender** | | |
| Male | 66 | 44 |
| Female | 84 | 56 |
| Transgender | - | - |
| **Education** | | |
| No Formal Education | 3 | 2 |
| High School | 45 | 30 |
| Diploma | 32 | 21 |
| Graduate | 70 | 47 |
| **Age Group** | | |
| Below 18 years | 7 | 5 |
| 18-30 years | 99 | 66 |
| 31-40 years | 24 | 16 |
| 41-50years | 13 | 9 |
| Above 50 years | 7 | 5 |
| **Profession** | | |
| Student | 27 | 18 |
| Employee | 85 | 57 |
| Self-employed | 24 | 16 |
| Others | 14 | 10 |
| **Monthly Income** | | |
| UptoRs 10000 | 26 | 17 |
| Rs10000-Rs20000 | 73 | 49 |
| Rs20000-Rs30000 | 35 | 23 |
| Rs40000-Rs50000 | 13 | 9 |
| Above Rs50000 | 3 | 2 |
| | 150 | 100 |

**(Source:** Primary Data**)**

**Inference**

Among 150 respondents, Most of the respondents 84 (56%) are female and the rest of the respondents 66 (44%) are male. Most of the respondents hold Graduate degree 70 (47%).99 (66%) fall in the category of "18-30 years". 85 respondents (57%) are Employees. Out of 150 respondents, 73 (49%) respondents earn Rs.10,000-Rs.20000.

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**Table No: 2**

**Opinion of respondents on instant food products**

| Demographic Variables | Number | Per Cent % |
|---|---|---|
| **Food habit** | | |
| Vegetarian | 70 | 47 |
| Non - vegetarian | 80 | 53 |
| **Frequency of Consumption of Instant Food Per Month** | | |
| 1-3 times | 28 | 19 |
| 3-5 times | 69 | 46 |
| Above 5 times | 53 | 35 |
| **Period of Using Instant Food** | | |
| Less than a year | 12 | 8 |
| 1-2 Years | 61 | 41 |
| 2-4 Years | 56 | 37 |
| 4-6 Years | 17 | 11 |
| More than 6 years | 4 | 3 |
| **Company of instant food** | | |
| MTR | 15 | 10 |
| Aachi Masala | 53 | 35 |
| Sakthi Masala | 51 | 34 |
| ITC(aachirvaad) | 13 | 9 |
| Krishna bhavan | 15 | 10 |
| Others | 3 | 2 |
| **Promotional tool** | | |
| Advertisement | 61 | 41 |
| Special offers | 48 | 32 |
| Discounts | 25 | 17 |
| Low price | 12 | 8 |
| Gifts | 4 | 2 |
| **Factor influence to purchase** | | |
| Economic | 24 | 16 |
| Life style | 40 | 27 |
| Eating habits | 71 | 47 |
| Income | 10 | 7 |
| Others | 5 | 3 |
| **Reason for buying instant food** | | |
| For a change | 44 | 29 |
| Non availability of ingredients | 34 | 16 |
| Time saving | 29 | 19 |
| Irritating to cook | 19 | 13 |
| Economic status | 16 | 11 |
| Other reason | 18 | 12 |
| **Place of purchase** | | |
| Super market | 55 | 37 |
| Discount shop | 23 | 15 |

| | | |
|---|---|---|
| Retail shop | 29 | 19 |
| Petty shop | 14 | 9 |
| Departmental store | 29 | 20 |
| **Willing to purchase in future** | | |
| Yes | 138 | 92 |
| No | 12 | 8 |
| **Overall opinion of instant food** | | |
| Excellent | 18 | 12 |
| Good | 70 | 47 |
| Average | 53 | 35 |
| Poor | 6 | 4 |
| Very poor | 3 | 2 |
| Total | **600** | **100** |

From the master chat we can find the below results.

- The majority of the respondents are (53 percent) non vegetarian.
- Frequency of Consumption of Instant Food Per Month is 3-5 times by 69 respondents (46 percent).
- The majority of the respondents are (41 percent) using instant food 1-2 years.
- The majority (35 percent) of the respondents are preferring aachi masala.
- The majority (41 percent) of the respondents are preferring advertisement.
- The majority (47 percent) of the respondents are inducing to purchasing the product due to eating habits.
- The majority (29 percent) of the respondents are purchase instant food products for a change.
- The majority (37 percent) of the respondents are purchase instant food items in super market.
- The majority (92 percent) of the respondents are said that they will use the instant food products in future also.
- The majority (47 percent) of the respondents says instant food products are good.

**HYPOTHESIS RESULT**

| Hypothesis | DF | $X^2$ | Level of | Result |
|---|---|---|---|---|
| **H1:** There is no relationship between the age and over all | 16 | 29.2697 | 5 % | **Rejected** |
| **H2:** There is no relationship between the age and time | 16 | 21.072 | 5 % | **Accepted** |
| **H3:** There is no relationship between the income and | 16 | 8.206 | 5 % | **Accepted** |

**Suggestions**

• A proper survey of the market and the tastes and needs of the consumers of various age groups should be done in order to focus on the product development and marketing.

• Innovative technology should be explored in order to increase the self-life of the product variants and simultaneously reduce the cost of the product.

• Promoting the concept of wholesome and fortified foods in the instant products would increase the acceptance level.

• The health issue of the consumers should also be given importance accordingly with the palate.

• More promotional activities should be carried upon to create awareness about instant foods to waste number of people.

**Conclusion**

It is concluded that mostly customer prefer instant food products because of its availability, quantity and quality. This study shows that there is a greater demand of various products. Segments and therefore the major attraction for these products are convenience, availability and fewer time consumption to cook. Due to life style changes and long working hour's people are choosing these products and ready to go with it. The availability of staple to organize one among the less factors choose these products. The overall analysis of the study indicate that at presents so many varieties of products available even the customer were satisfied with product taste, quality, quantity cost, packing of the instant food products.

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# A COMPARATIVE STUDY ON THE VARIOUS DTH SERVICE PROVIDERS WITH SPECIAL REFERENCE TOWARDS KOZHIKODE DISTRICT IN KERALA



**Dr. E. MUBARAK ALI**
Head & Associate Professor, PG Department of Commerce, Jamal Mohamed College (Autonomous), Affiliated to Bharathidasan University, Trichy - 20.

**Mr. M. MUNEER NOCHAD**
M.PHIL. (FT) Research Scholar in Commerce, Jamal Mohamed College (Autonomous), Affiliated to Bharathidasan University, Trichy - 20.

## ABSTRACT

*This study is to compare the various kinds of services that are offered by the DTH service providers to the customers in order to find the reach of the DTH and also to understand the customer preference and extent of satisfaction among the various service providers with special Reference to Kozhikode District in Kerala. The research design used for the study is descriptive research. The study focused five types of DTH services i.e. Sun Direct, Tata Sky, Dish TV, Airtel Digital TV and Big TV. The present study helps to analyze the consumers which DTH service is highly preferred by the users in Kozhikode District. The sample size for the study was 220 consumers. Personal bias by the respondents may have script in while answering the questions. The results of the study in Kozhikode District were satisfied with sun direct DTH. Majority of the consumers give more preference towards price, own asset and channels available, etc.*

**KEYWORDS : DTH Service, Consumer satisfaction. Consumer's preference, Service providers.**

## INTRODUCTION

DTH stands for Direct-to-home television. As the name suggests, channels are gathered and broadcasts directly to the home. In earlier period satellite transmission was not that much attractive. Analogue signals were gathered using huge parabolic dish antennas and decoded with analogue receivers. But it was not easy to point to be the correct satellite to collect quality signals. These technologies have been developed to the extent of modern satellite communication to string the world as a global village. Now the earth totally depends on communication with its amazing system. DTH is defined as the reception of satellite programmers with a personal dish is an individual home. It is a wireless digital audio/ video service delivered to a consumer through satellite. According to this study many factors were found out for preferring a particular DTH services like price, quality, own asset. Offers, channels etc. The consumers satisfaction towards DTH is to analyze the satisfaction level of the consumers using the particular dish.

## STATEMENT OF THE PROBLEM

The history of Indian Television dates back to launch of Doordarshan, the country's national television network in 1959. At that time televisions was a luxury item that could be afforded

only by a chosen few. In 1992 Cable TV industry was started. The Cable TV literally changed the way the average Indian watches the Television. Further liberalized Indian Economy leads to influx of foreign channels like Star TV and ZEE TC. This virtually destroyed monopoly held by Doordharshan. DTH offers better quality picture than cable TV. This is because cable TV in India is analogue. Despite digital transmission, it is still analogue. DTH offers stereophonic sound effects. Apart from enhanced picture quality, DTH also allows for interactive TV services such as movie-on-demand, internet access, videoconferencing and e-mail. Now many branded DTH are available to the customers with varying features. The consumers mind can be thought as a geometric space where brands are plotted as points to represent consumer judgments. The task of the marketers is to mould consumer perception so as to occupy the desired position for his brand. This paper highlights the customers perception towards the DTH services.

## REVIEW OF LITERATURE

**Wanis Alfitouri Hasan and Sharul Kamal (2011)** in their research paper "Potential interference and rain attenuation at 21.4-22 GHz downlink broadcasting satellite signals" concluded that the attenuation due to rain and interference is a major limitation that leads to serious degradation in the DBS received signals. The highest rainfall rate locations experienced the largest attenuation among other locations.

**Irin sutha and Jayanthi (2013)** in their study, "Comparative study on the various Direct-To-Homes (DTH) service providers in Chennai" made an analysis of reasons for going for DTH and its factors and found there is association between reasons for going for DTH and its factors such as more channels, more transparent payments, interactive services, superior video quality, living in a CAS notified area, due to bad services from cable operators.

**(KS, 2019)** In India, data usage has risen 32-fold to 9.06 GB in the last five years. KPMG Eros Now claims that Indians devote on video platforms an average of 70 minutes a day. Although good content is a key differentiator for OTT channels, the pricing strategy is what made them stand out. Between Netflix releasing Sacred Games and Amazon Prime launching Family Man, featuring big Bollywood stars, many OTT providers are pushing the boundaries to draw people's attention in the quality of content they demand. The one reason, which could speed the switch to OTT platforms, can be the high monthly bills some cable TV and DTH subscribers have to pay after TRAI enabled Television channels to sell their services on a la carte basis. TRAI is currently evaluating the application of this proposal, but the monthly cable / DTH bills continue to rise.

## OBJECTIVES OF THE STUDY

- To know the opinion of consumers about DTH service.
- To study the motivational factors that influence consumers to purchase.
- To assess the satisfactions level of DTH users.
- To study the performance of different DTH service providers.
- To examine the source of awareness among the consumers.

## SCOPE OF THE STUDY

The present study helps to analyze the competition existing in the market regarding DTH services. The scope of the study also covers the key factor which influences the consumer to take decision to buy DTH connection for his television. The study focused five types of DTH services i.e Sun Direct, Tata sky, Dish TV, Airtel digital TV and Big TV. The task of the study is to know among these services which services is highly preferred by users in Kozhikode District.

## RESEARCH METHODOLOGY

The study is based on the survey method. Both primary and Secondary data are collected for the purpose of this study. Primary data collected through questionnaire. Secondary data was collected from journals, books, magazines and websites. By using sampling method 200 respondents are selected in Kozhikode district - Kerala. For analysing the data tool such as Percentage Analysis.

**Table 1.1 : Gender of the Respondents**

| Gender | No. of Respondents | Percentage |
|---|---|---|
| Male | 96 | 48 |
| Female | 104 | 52 |
| **Total** | **200** | **100** |

Most of the respondents covered under the study are female respondents.

**Table 1. 2 : Age of the Respondents**

| Age | No. of Respondents | Percentage |
|---|---|---|
| Below 25 | 85 | 42.5 |
| 25-35 | 75 | 37.5 |
| 35-45 | 29 | 14.5 |
| Above 45 | 11 | 5.5 |
| **Total** | **200** | **100** |

Most of the respondents are age below 25.

**Table 1.3 : Educational Qualification of the Respondents**

| Education | No. Of Respondents | Percentage |
|---|---|---|
| School Level | 59 | 29.5 |

| | | |
|---|---|---|
| Degree | 89 | 44.5 |
| Professional | 31 | 15.5 |
| Illiterate | 21 | 10.5 |
| **Total** | **200** | **100** |

Most of the respondents are under graduate.

**Table 1.4 : Marital Status of the Respondents**

| Marital Status | No. of Respondents | Percentage |
|---|---|---|
| Married | 70 | 35 |
| Unmarried | 130 | 65 |
| **Total** | **200** | **100** |

Most of the respondents unmarried.

**Table 1.5 : Occupation of the Respondents**

| Occupation | No. of Respondents | Percentage |
|---|---|---|
| Employee | 83 | 41.5 |
| Business | 56 | 28 |
| Agriculturist | 29 | 14.5 |
| Professional | 32 | 16 |
| **Total** | **200** | **100** |

Most of the respondents are employees.

**Table 1.6 : Monthly Income of the Respondents**

| Monthly Income | No. of Respondents | Percentage |
|---|---|---|
| Less than ₹ 10,000 | 55 | 27.5 |
| ₹ 10,000 – ₹ 15,000 | 79 | 39.5 |
| ₹ 15,000 – ₹ 20,000 | 31 | 15.5 |
| More than ₹ 20,000 | 35 | 17.5 |
| **Total** | **200** | **100** |

Most of the respondents are Income between ₹ 10,000 – ₹ 15,000.

**TYPES OF DTH**

| PARTICULARS | CLASSIFICATION | RESPONDENTS | PERCENTAGE |
|---|---|---|---|
| Types of DTH | SUN DIRECT | 98 | 49 |
| | BIG TV | 36 | 18 |
| | DISH TV | 40 | 20 |
| | TATA SKY | 16 | 8 |
| | AIRTEL DIGITAL TV | 10 | 5 |
| | **TOTAL** | **200** | **100** |

The above table show that (49%) of the respondents are using Sun Direct, (18%) of the respondents are using Big TV, (20%) of the respondents are using Dish TV, (8%) of the respondents are using Tata Sky, (5%) of the respondents are using Airtel Digital TV.

**PREFERENCE OF DTH**

| PARTICULARS | CLASSIFICATION | RESPONDENTS | PERCENTAGE |
|---|---|---|---|
| Preference | PRICE | 41 | 20.5 |
| | SERVICE | 17 | 8.5 |
| | OFFERS | 19 | 9.5 |
| | CHANNELS | 7 | 3.5 |
| | OWN ASSET | 103 | 51.5 |
| | LESS SUBSCRIPTION | 7 | 3.5 |
| | OTHERS | 6 | 3 |
| | **TOTAL** | **200** | **100** |

The above table show that 51.5% of the respondents prefer DTH for own asset, 20.5% of the respondents prefer DTH for price, 9.5% of the respondents prefer DTH for offers, 8.5% of the respondents prefer DTH for service.

**OPINION OF DTH**



| PARTICULARS | CLASSIFICATION | RESPONDENTS | PERCENTAGE |
|---|---|---|---|
| Opinion | VERY GOOD | 48 | 24 |
| | GOOD | 98 | 49 |
| | NEUTRAL | 46 | 23 |
| | BAD | 6 | 3 |
| | VERY BAD | 2 | 1 |
| | **TOTAL** | **200** | **100** |

The above table show that 49% of the respondents have good opinion towards DTH , 24% of the respondents have very good opinion towards DTH, 3% of the respondents have bad opinion towards DTH.

**FINDINGS**

The DTH provides quality services to the subscriber like picture clarity, effective sound system, more number of channels etc. To ascertain the reasons for preferring DTH services.

- Majority of respondent are belonging to the age group below 25 years.
- Majority of respondent are female.
- Majority of respondent are Graduate.
- Majority of respondent are belong to monthly income ₹ 10000 to ₹ 15000.
- Majority of respondent are using sun direct DTH service.
- Majority of the respondent are prefer DTH for own asset.
- Majority of respondent are satisfied with channels available in DTH.
- The overall Majority of the respondents have good opinion regarding the DTH.

**SUGGESTIONS**

- To provide more channels according to the preference of the consumers.
- To facilitate frequent signal in DTH.
- To Improve The Quality of Service Like Cable Connection.
- To attract the city people provide with more HD channel and introduce more foreign channels
- Recharge Cards May Be Provided Easy To Consumers.

- Offer different package structure for urban and rural market.

## CONCLUSION



The present study reveals that the majority of the respondents prefer to buy sun direct because of its best picture quality, reasonable price, various kinds of packages and more channels. So the DTH service providers must pay attentions picture quality, reasonable price rather than other factors to make their business more successful and satisfy the consumer.

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# CONSUMER PREFERENCE TOWARDS DAIRY PRODUCTS WITH SPECIAL REFERENCE TO AAVIN MILK PRODUCTS IN TIRUCHIRAPPALLI CITY

**Dr. M. SHAHID AHMED**
Assistant Professor, PG & Research Department of Commerce, Jamal Mohamed College (Autonomous), (Affiliated to Bharathidasan University), Tiruchirappalli, Tamilnadu, India



**Abstract**

*India is the world's largest dairy producer Indian dairy sector has grown substantively over the years. Dairy products demand in India has increased dramatically in both rural and urban sectors. However, as a larger population is migrating from rural areas to cities. Thus, creates greater demand for dairy products. Tamil Nadu state is the one of the ten largest milk producing states in India. In the state, major milk contributor is aavin, a Tamil Nadu- based milk producer's union, procures milk, processes it and sells milk and milk products to customers. This paper analyses customer preference over the aavin with special reference to the Tiruchirappalli City. The aim of the study is reveal customer preference over aavin milk products based on their age, education qualification, and monthly income of the customer's family. It also depicts level of satisfaction about the product using simple percentage analyses.*

**Keywords: dairy products, aavin, consumer preference, etc.,**

## Introduction

A study on customer's preference of milk and milk products of Aavin with reference to Tiruchirappalli City is undertaken or assessing the expectations of the customers towards milk and milk products which will in turn help to take appropriate action by management for removing the short falls. To interrogate customer's area –sampling system was adopted, since the population is undefined so 100 customers was interrogated to elicit the information, which are analyzed, interpreted and placed under with comments, charts and findings. The idea that customers prefer one product or one service over another is not new. The ability to identify and measure the element of such preference decisions with any accuracy and reliability has only recently become available. Research into this area of consumer behavior has brought understanding to some of the major issues with standard customer satisfaction research. Most importantly, we have come to realize that high customer satisfaction does not assure continued customer preference, satisfaction research over the past fifteen years demonstrates that high satisfaction scores, while a measure of organization performance on a set important criteria, do not adequately explain the composition of preference formation and therefore often serve as insufficient predictors of sustained preference or what is normally referred to as customer's loyalty.

## Review of Literature

**Venkateswaran, Ananthi and Muthukrishnan (2011)**, stated that consumers prefer a particular brand based on what benefits that brand can offer to them. They observed that in forming the tendency of customers to prefer a particular brand, the marketing variables like advertising, quality of the product, brand name and brand image plays an essential role.

**Senthilkumar, Selvakumar, Prabhu and Meganathan (2007)**; Observed that the upsurge in milk production has thrown up unprecedented challenges in the milk and milk products' marketing. Changes in demographic pattern, education, income structure, lifestyle, changing aspirations, cultural orientation, increasing awareness about nutritive values, changes in consumer behavior, introduction of new technologies, new expectations of

consumers and other such factors influence the demand for milk and milk products. In Indian, inequalities exist within the expenditure pattern of milk and milk products across various regions and also among different incomes and occupational groups.

**Joshi (2007)**;In his research found that barely 1000 out of the 5000 cities and towns are served by the milk distribution network of the organized sector. The effective milk market is largely confined to urban areas, inhabited by over 25 percent of the country's population having a household income of Rs. 5000. This is a large target group for branded milk and milk products. An estimated 50 percent of the total milk produced is consumed here. He wrote that in the next five years, the urban population is expected to touch 360 million growths of about 2.5 percent. The projected age distributions of Indian consumers show a steadily rising % in the 2034 years age group, which is most receptive to experiment with new products. The emergence of organized food retail chains/supermarkets will also lead to the growth in the sale of packaged dairy products.



**Statement of the Problem**

The success of the Milk and dairy products depends not only, the marketing but also the customers' behavior pattern towards their product. To have better marketing the union needs a maximum inspiration from the customer side. If marketing is done without the execution of customer, it cannot run success fully for a long period of time. So an analytical study is conducted based on customer satisfied with regard to market the milk and it by product.

**Research Methodology**

Research in common parlance refers to a search for knowledge. One can also define research as a scientific and systemic search for pertinent information on a specific topic. In fact, research is an art of scientific investigation. Data becomes information only when a proper methodology is adopted. Thus we say methodology is a tool, which process the data to reliable information. The present chapter attempt to highlight the research methodology adopted in this project.

**Objectives of the Study**

1. To understand the loyalty of the customers towards the milk products of Aavin.
2. To identify customer's expectation towards the milk products of Aavin
3. To identify the performance of Aavin and its products.
4. To understand customer's behavior in choosing the milk and other milk products of Aavin.

**Hypothesis of the Study**

There is no significant difference among the demographic variables in the level of overall satisfaction. ANOVA was applied to find out the level of satisfaction between the independent variables wise age, occupation, income level, number of family members.

**Data Collection Method**

The data is collected both from primary and secondary data. Primary data is collected from customers through questionnaire and secondary data was collected from previous records. Articles, journals, magazines, publications and details given by the company.

**Primary data and collection method**

Primary data is the data that is collected for the time by the researcher. The primary

data are collected with the specific set of objective to assess the current status any variable studied. Primary data is useful for only the particular period.

**Questionnaire**

In this study, a structured questionnaire was used by the research for collecting data. The questionnaire contains around twenty four questions pertaining to different aspects of customer preference of Aavin milk products.



**Secondary data and collection method**

Secondary data is collected from company records, company websites and documents. Non-Probability Random Sampling Method was adopted in this study and Sample size is 100.

**Tools used for Study**

Percentage Analysis, ANOVA and Multiple Regression Analysis

**Analysis and Interpretation**

Table No. 1 depicts the demographical characteristics of the respondents that 70 percent of the respondents were female, 60% of ages of the respondents are belong to 18-30 years, 40 percent of the respondents were house wife, 56% of the respondents getting more than ₹ 15000 as monthly income, 30% of the respondents are having 3-4 members in the family and more than 5 members in the family.

Table No. 2 describe that 40% of the respondents consumes half a liter per day, 28% of the respondents consume 2-5 years and 34% of the respondents were aware through word of mouth. 60% of the respondents are think Aavin milk and milk products are easily available, 56% of the respondents are say that advertisement should be given in TV, 32% of the respondents are prefer curd,08% of the respondents are prefer milk sweet.

Table No.3 it can be reveals that the result of one way ANOVA test has proved that there is no significant difference among various demographic factors on the level of overall satisfaction.

Table No.4 reveals that ***'Awareness about aavin milk Product'*** is best predicting variable having a high β value of 0.527 among the other variables of consumer preference factor with the relationship of overall satisfaction.

**Table No. 1**
**Demographic Profile of the Respondents**

| Demographic variables | Category | Frequency | Percentage |
|---|---|---|---|
| Gender | Male | 30 | 30.0 |
| | Female | 70 | 70.0 |
| | **Total** | **100** | **100.0** |
| Age (in years) | Less than 18 years | 06 | 06.0 |
| | 18 -30 years | 60 | 60.0 |
| | 31 - 50 years | 26 | 26.0 |
| | More than 50 years | 08 | 08.0 |
| | **Total** | **100** | **100.0** |
| Occupation | Professional | 36 | 36.0 |
| | Housewife | 42 | 42.0 |
| | Students | 8 | 8.0 |

| | | | |
|---|---|---|---|
| | Business man | 6 | 6.0 |
| | Others | 8 | 8.0 |
| | **Total** | **100** | **100.0** |
| Monthly Income | Less than ₹ 5000 | 02 | 02.0 |
| | ₹ 5000 - ₹ 10,000 | 14 | 14.0 |
| | ₹ 10,000 - ₹ 15,000 | 28 | 28.0 |
| | More than ₹ 15000 | 56 | 56.0 |
| | **Total** | **100** | **100.0** |
| Number of Family Members | 3 or less than 3 | 20 | 20.0 |
| | 3 – 4 members | 30 | 30.0 |
| | 4-5 members | 20 | 20.0 |
| | More than 5 members | 30 | 30.0 |
| | **Total** | **100** | **100.0** |

***Source: Primary data***

**Table No. 2**
**Consumption Pattern in Aavin Milk Products**

| Consumption Pattern | Category | Frequency | Percentage |
|---|---|---|---|
| Consumption of milk per day | Less than half | 04 | 04.0 |
| | Half liter | 40 | 40.0 |
| | 1 liter | 36 | 36.0 |
| | More than 1 liter | 20 | 20.0 |
| | **Total** | **100** | **100.0** |
| Duration of consumption of aavin milk and milk products | Less than 1 year | 10 | 10.0 |
| | 1-2 years | 22 | 22.0 |
| | 2-5 years | 28 | 28.0 |
| | More than 5 years | 40 | 40.0 |
| | **Total** | **100** | **100.0** |
| Awareness of aavin milk and milk products | Media | 06 | 06.0 |
| | Word of mouth | 34 | 34.0 |
| | Banners | 20 | 20.0 |
| | Leaflets | 20 | 20.0 |
| | Others | 20 | 20.0 |
| | **Total** | **100** | **100.0** |
| Attitude towards availability of Aavin Milk and Milk Products | Yes | 60 | 60.0 |
| | No | 40 | 40.0 |
| | **Total** | **100** | **100.0** |
| Attitude towards the advertisement of milk products | T.V | 56 | 56.0 |
| | Radio | 12 | 12.0 |
| | Newspaper | 16 | 16.0 |
| | Magazine | 16 | 16.0 |
| | **Total** | **100** | **100.0** |
| Preference over milk product | Butter | 30 | 30.0 |
| | Ice Cream | 10 | 10.0 |
| | Curd | 32 | 32.0 |
| | Milk Sweet | 08 | 08.0 |
| | **Total** | **100** | **100.0** |

***Source: primary data***

**Table No. 3: Analysis of Variance (ANOVA)**

| Factors | F-value | P-Value | Result |
|---|---|---|---|
| Age | 4.986 | 0.002 | Not Significant |
| Occupation | 5.279 | 0.000 | Not Significant |
| Monthly Income | 3.899 | 0.013 | Not Significant |
| Number of Family Members | 6.432 | 0.000 | Not Significant |

***Source: primary data***

**Table No. 4**
**Multiple Regression Results of Overall Satisfaction towards consumer preference Factors**

| Variables | Unstandardized Coefficients | | Standardized Coefficients | T | Sig. |
|---|---|---|---|---|---|
| | B | Std. Error | Beta | | |
| **(Constant)** | 0.486 | 0.085 | - | 4.727 | 0.001 |
| Awareness of Milk Product **($X_1$)** | 0.527 | 0.032 | 0.462 | 3.251 | **0.005**** |
| Availability of Product **($X_2$)** | 0.321 | 0.022 | 0.348 | 5.216 | **0.000**** |
| Advertisement of the product **($X_3$)** | 0.265 | 0.075 | 0.178 | 4.351 | **0.001**** |
| **R – value** | **0.777** | | | | |
| **$R^2$ – value** | **0.693** | | | | |
| **F – value** | **22.356** | | **p=0.000** (p<0.01)** | | |

***Source: Primary data***

***** Significant at the 0.01 level (2-tailed);***
**** Significant at the 0.05 level (2-tailed);***

The multiple correlation coefficient is 0.777 which measures the degree of relationship between the actual values and the predicted values of the customers'. Since the predicted values are obtained as a linear combination awareness of Aavin Product ($X_1$), Availability of Product ($X_2$) and advertisement of the product ($X_3$) the coefficient value of 0.777 indicates that the relationship between overall satisfaction and the four independent variables of customer satisfaction factor is quite strong and positive.

The Coefficient of Determination R-square measures the goodness-of-fit of the estimated Sample Regression Plane (SRP) in terms of proportion of the variation in the dependent variables as explained by the fitted sample regression equation. Thus, the value of R square is 0.693 which simply means that about 69.3 percent of the variation in awareness of Aavin Product ($X_1$), Availability of Product ($X_2$) and advertisement of the product ($X_3$) as the independent variables and R-square value is significant at 1 percent level.

**The Multiple Regression Equation is**

$$\hat{Y} = 0.486 + 0.527\ X_1 + 0.321\ X_2 + 0.265\ X_3$$

**MAJOR FINDINGS**



- 60% of the respondents are between 18-30.
- 42% of the respondents are house wife.
- 56% of the respondent's monthly income is more than 15000.
- 30% of respondents are more than 5 members in a family.
- 60% of the respondents preferred only Aavin brand.
- 40% of the respondents are consuming ½ liter milk per day.
- 40% of the respondents are more than five years old who consumes Aavin milk.
- 34% of the respondents are well aware of Aavin milk products.
- 60% of the respondents are using Aavin milk.
- 56% of the respondents use T.V as their media as suitable advertisement.
- 32% of the respondents prefer Aavin curd.
- The result of one way ANOVA test has proved that there is no significant difference among various demographic factors on the level of overall satisfaction.
- From the above table it reveals that ***'Awareness about aavin milk Product'*** is best predicting variable having a high β value of 0.527 among the other variables of customer satisfaction factor with the relationship of overall satisfaction.

**Suggestions**

- The price of Aavin milk and milk products should be reduced.
- The number of Aavin booth should be increased to satisfy more number of customers.
- More number of retail outlets should be opened in rural areas to attract more customers.
- Effective marketing and campaigning should be done to yield more number of customers.
- The milk packets is 250ml should be made available to the customers for their convenience.
- More awareness should be given to the customers about the varieties of Aavin milk products.
- The customer care center of Aavin should be effective and efficient in handling customer's queries and complaints.
- The preservation should be improved to avoid quick spoilage of milk products. It suggests that the quality of Aavin milk products should be improved.

**Conclusion**

From the survey conducted it is observed that Aavin milk and milk products has a good market share. From the study conducted the following conclusions can be drawn. In order to convert the dreams into reality and for turning liabilities into assets one must have to meet the needs of the customers. The factors considered by the customer before purchasing milk are freshness, taste thickness and easy availability. Finally I conclude that, majority of the customers are satisfied with Aavin milk and milk products because of its good quality, reputation, easy availabilities. Some customers are not satisfied with the Aavin milk and products because of high price, lack of dealer service, spoilage and low shelf life etc. therefore, if slight modification in the marketing programmers such as dealers and outlets, promotion programmers, product lines etc., definitely company can be as a monopoly and strong market leader. Aavin has also to take care of competitors and more importantly its customers before making any move.

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# CONSUMER BEHAVIOUR AND SATISFACTION TOWARDS ELECTRONIC SHOPPING IN TIRUCHIRAPPALLI CITY

**Dr. BADHUSHA M H N**
Assistant Professor, PG & Research Department of Commerce, Jamal Mohamed College (Autonomous), Affiliated to Bharathidasan University, Tiruchirappalli, Tamilnadu, India



## ABSTRACT

*In the era of globalization electronic marketing is a great revolution. Over the last decade maximum business organizations are running with technological change. Electronic shopping or marketing is the use of technology (i.e., computer) for better marketing performance. The main objectives of the study are to find out the satisfaction level of the customer for electronic purchase, to know the specific reasons for which customers purchase electronic shopping and to find out the consumers' satisfaction level for services provided by the electronic shopping. The total population size is indefinite. This refers to the number of items to be selected from the total population to constitute the sample. The sample size used for this study is 50. It is a definite plan for obtaining a sample from a given population. It refers to the technique the researcher adopts in selecting items for the sample. The respondents are selected based on convenient sampling. The data collected through questionnaires were analyzed using simple percentage analysis and ranking analysis. It is concluded that the electronic shoppers in this study are satisfied with the electronic shopping process. They are benefited with facilities like convenience, less procedure, timely delivery, product offers, low cost etc. In future of electronic shopping in India looks very bright. Electronic shopping give customers best alternative to save money and time.*

*Keywords:* Electronic Shopping, Consumer Behaviour, Marketing, etc.,

## INTRODUCTION

Electronic shopping is the process whereby consumers directly buy goods, services etc. from a seller interactively in real-time without an intermediary service over the internet. Electronic shopping is the process of buying goods and services from merchants who sell on the Internet. Since the emergence of the World Wide Web, merchants have sought to sell their products to people who surf the Internet. Shoppers can visit web stores from the comfort of their homes and shop as they sit in front of the computer. Consumers buy a variety of items from electronic stores.

In fact, people can purchase just about anything from companies that provide their products electronic. Books, clothing, household appliances, toys, hardware, software, and health insurance are just some of the hundreds of products consumers can buy from an electronic store. Many people choose to conduct shopping electronic because of the convenience. Electronic shopping allows you to browse through endless possibilities, and even offers merchandise that's unavailable in stores. Shopping via the internet eliminates the need to shift through a store's products with potential buys like pants, shirts, belts and shoes all slung over one arm. Electronic shopping also eliminates the catchy, yet irritating music, as well as the hundreds, if not thousands, of other like-minded individuals who seem to have decided to shop on the same day.

The central concept of the application is to allow the customer to shop virtually using the Internet and allow customers to buy the items and articles of their desire from the store. The information pertaining to the products are stores on the server side (store). The Server process the customers and the items are shipped to the address submitted by them. The application was designed into two modules first is for the customers who wish to buy the

articles. Second is for the storekeepers who maintains and updates the information pertaining to the articles and those of the customers.

The end user of this product is departmental store where the application is hosted on the web and the administrator maintains the database. The application which is deployed at the customer database, the details of the items are brought forward from the database for the customer view based on the selection through the menu and the database of all the products are updated at the end of each transaction. Data entry into the application can be done through various screens designed for various levels of users. Once the authorized personnel feed the relevant data into the system, several reports could be generated as per the security.



## OBJECTIVES OF THE STUDY

- To find out the satisfaction level of the customer for electronic purchase.
- To know the specific reasons for which customers purchase electronic shopping.
- To find out the consumers' satisfaction level for services provided by the electronic shopping.

## LIMITATIONS OF THE STUDY

- The study is confined to Tiruchirappalli City only.
- The study is based upon the consumer behaviours and their satisfaction on electronic shopping.
- The data collected for the research is fully on primary data given by the respondents. There is chance for personal bias. So the accuracy is not true.
- Due to storage of time and other constraints, the study has been limited 50 respondents only.

## RESEARCH METHODOLOGY

### *The Research Design Used for the Study*

The research design used for the study is descriptive. Descriptive research studies are those, which are concerned with describing the characteristics of a particular individual or group. The studies concerned with specific prediction with narration of facts and characteristics concerning individual group or situation are all examples of descriptive research studies.

### *Population Size*

The total population size is indefinite.

### *Sample size*

This refers to the number of items to be selected from the total population to constitute the sample. The sample size used for this study is 50.

### *Sample design*

It is a definite plan for obtaining a sample from a given population. It refers to the technique the researcher adopts in selecting items for the sample. The respondents are selected based on convenient sampling.

### *Statistical Tools*

The data collected through questionnaires were analyzed using simple percentage analysis and ranking analysis.

## REVIEW OF LITERATURE

**Dias and Ranwala (2015)** found out major factors which created satisfaction amongst customers with them e-procurement / electronic purchasing were: quality of information, user friendliness and variety of products, price of products, payment systems and customer service before sales. High response time, security, privacy, transaction ability, delivery speed, and customer service after sales were the factors responsible for dissatisfaction of customers.

**Prashant Singh (2014)**, in his study on Consumer's Buying Behaviour towards Electronic Shopping, The main aim of study was to examine and analyze the consumer's buying behavior pattern towards electronic shopping in lucknow. The research is based on both primary data and secondary data. The total sample sizes of 40 were collected through questionnaire by using convenient sampling method, the outcome of the study is most number of users are happy on electronic shopping and mainly interested in buying electronic apparels.

**Kanwalgurleen (2012)** discussed that different options in internet encouraged them to search and eventually purchase electronic, because more than 100 million internet users in India. People those who are using internet from 5 to 7 hours a day were found to be adopter of electronic shopping, price consciousness, convenience and variety, easy payment options and challenges of electronic shopping are the factors found to be a significant in electronic shopping.

## DATA ANALYSIS AND INTERPRETATION

Table No. 1 depicts the demographical background of the respondents. 58 per cent are male and 42 per cent are female. Half of the respondents i.e. 50 per cent are belong to 25 to 30 years. Nearly half of the respondents i.e. 46 per cent are students. 40 per cent are Post Graduates. More than half of the respondents i.e. 56 per cent are belong to nuclear type of families. 38 per cent of the respondents are getting below Rs 20,000 as their monthly income. More than half of the respondents i.e. 52 per cent are buying through flipkart.com. 44 per cent of the respondents are influenced by friends to shop electronic. Half of the respondents i.e. 50 per cent prefer electronic shopping for the purchase of mobile phone.

Table No. 2 reveals the shopping profile of the respondents. 62 per cent prefer electronic shopping for the reason of providing the products at low price. Nearly half of the respondents i.e. 46 per cent are purchasing through electronic weekly once. More than one-third of the respondents i.e. 36 per cent prefer UPI to make payment for the transaction.

Table No. 3 shows the satisfaction level of the respondents towards electronic shopping. More than one-third of the respondent's i.e. 34 per cent are opined strongly agree on the e-tailors providing detailed information about the product on their shopping site. More than half of the respondents i.e. 52 per cent are opined strongly agree on that the electronic shopping portal is very easy to choose the product and it helps the buyers to make comparison with other products. Nearly half of the respondents i.e. 48 per cent are strongly agree that the e-tailors providing discount / offers while making purchase. Half of the respondents i.e. 50 per cent are strongly agree that e-tailor app is easy to use for searching the product. 42 per cent of the respondents are agreed that making electronic payment is safe and secured in e-tailor portals.

Table No. 4 finds the problem faced by the respondents while shopping electronically. More than half of the respondents i.e. 52 per cent are opined "Network Failure" is the main problem facing while shopping electronically.

Table No. 5 shows the preferred services in electronic shopping that convenience scored the first rank, Time Saving scored second rank, attractive offers scored third rank and the least scored services from e-tailor is personal information privacy.

**Table No. 1: Socio-economic background of the respondents**



| Factors | Category | No. of Respondents | % |
|---|---|---|---|
| Gender | Male | 29 | 58 |
| | Female | 21 | 42 |
| | **Total** | **50** | **100** |
| Age | Below 20 years | 18 | 36 |
| | 25 -30 years | 25 | 50 |
| | 31 - 35 years | 01 | 02 |
| | Above 35 years | 06 | 12 |
| | **Total** | **50** | **100** |
| Occupation | Student | 23 | 46 |
| | Business | 10 | 20 |
| | Service | 08 | 16 |
| | Professional | 09 | 18 |
| | **Total** | **50** | **100** |
| Educational Qualification | School | 09 | 18 |
| | Graduate | 16 | 32 |
| | Post Graduate | 20 | 40 |
| | Illiterate | 05 | 10 |
| | Total | **50** | **100** |
| Family Type | Nuclear family | 28 | 56 |
| | Joint family | 22 | 44 |
| | **Total** | **50** | **100** |
| Income | Below Rs.20, 000 | 19 | 38 |
| | Rs.20,001 to Rs. 40,000 | 11 | 22 |
| | Rs.40,001 to Rs. 60,000 | 11 | 22 |
| | Above Rs.60,000 | 09 | 18 |
| | **Total** | **50** | **100** |
| Shopping Site | Flipkart.com | 26 | 52 |
| | Amazon.in | 20 | 40 |
| | Paytm | 04 | 08 |
| | **Total** | **50** | **100** |
| Influencer | Social Media | 21 | 42 |
| | Friends | 22 | 44 |
| | Newspaper | 03 | 06 |
| | Television | 04 | 08 |
| | **Total** | **50** | **100** |
| Item Buying in Electronic | Apparels | 05 | 10 |
| | Mobile | 25 | 50 |
| | Computer | 04 | 08 |
| | Home appliance | 08 | 16 |
| | Baby care | 04 | 08 |
| | Books | 04 | 08 |
| | **Total** | **50** | **100** |

***Source: primary data***

**Table No. 2: Shopping Profile of the respondents**

| Factors | Category | No. of Respondents | % |
|---|---|---|---|
| Preference | Time saving | 08 | 16 |
| | Easy comparison | 05 | 10 |
| | Low Price | 31 | 62 |
| | Best Offers | 06 | 12 |
| | **Total** | **50** | **100** |
| Frequency of Purchase | Daily | 14 | 28 |
| | Weekly once | 23 | 46 |
| | Monthly once | 08 | 16 |
| | Yearly once | 05 | 10 |
| | **Total** | **50** | **100** |
| Mode of payment | Credit cards | 11 | 22 |
| | Debit cards | 14 | 28 |
| | UPI | 18 | 36 |
| | Cash on delivery | 07 | 14 |
| | **Total** | **50** | **100** |

***Source: primary data***

**Table No. 3: Satisfaction level of the respondents**

| Factors | Category | No. of Respondents | % |
|---|---|---|---|
| Detailed information about the product | Strongly Disagree | 01 | 02 |
| | Disagree | 04 | 08 |
| | Moderate | 14 | 28 |
| | Agree | 14 | 28 |
| | Strongly Agree | 17 | 34 |
| | **Total** | **50** | **100** |
| Easy to choose and make comparison with other products | Strongly Disagree | - | - |
| | Disagree | 02 | 04 |
| | Moderate | 16 | 32 |
| | Agree | 06 | 12 |
| | Strongly Agree | 26 | 52 |
| | **Total** | **50** | **100** |
| Discount / offers providing is satisfactory | Strongly Disagree | 01 | 02 |
| | Disagree | 01 | 02 |
| | Moderate | 16 | 32 |
| | Agree | 08 | 16 |
| | Strongly Agree | 24 | 48 |
| | **Total** | **50** | **100** |
| e-tailor app is easy to use for searching the product | Strongly Disagree | 02 | 04 |
| | Disagree | - | - |
| | Moderate | 13 | 26 |
| | Agree | 10 | 20 |
| | Strongly Agree | 25 | 50 |
| | **Total** | **50** | **100** |
| Safe and Secure for making payment | Strongly Disagree | 04 | 08 |
| | Disagree | 08 | 16 |

| | | | |
|---|---|---|---|
| | Moderate | 10 | 20 |
| | Agree | 21 | 42 |
| | Strongly Agree | 07 | 14 |
| | **Total** | **50** | **100** |
| Overall Shopping Experience | Highly Dissatisfied | 0 | 0 |
| | Dissatisfied | 0 | 0 |
| | Moderate | 07 | 14 |
| | Satisfied | 38 | 76 |
| | Highly Satisfied | 05 | 10 |
| | **Total** | **50** | **100** |

***Source: primary data***

**Table No. 4: Problem faced by the respondents while shopping electronic**

| Facing Problem | No. of Respondents | % |
|---|---|---|
| Product did not arrive at all | 04 | 08 |
| Product arrive in damage condition | 08 | 16 |
| Wrong product were sent | 04 | 08 |
| Not quality goods & services | 07 | 14 |
| Refund takes too much of time | 02 | 04 |
| Network Failure | 26 | 52 |
| **Total** | **50** | **100** |

***Source: primary data***

**Table No. 5: Ranking the Services in Electronic Shopping**

| Services | Total Score | Rank |
|---|---|---|
| Payment security | 176 | 6 |
| Product delivery | 188 | 4 |
| Personal information privacy | 156 | 8 |
| Warranties, return policies | 182 | 5 |
| Convenience | 215 | 1 |
| Mode of payment | 174 | 7 |
| Time saving | 203 | 2 |
| Attractive offers | 195 | 3 |

***Source: primary data***

## MAJOR FINDINGS

- Half of the respondents i.e. 50 per cent are belong to 25 to 30 years.
- Nearly half of the respondents i.e. 46 per cent are students.
- 40 per cent of the respondents are Post Graduates.
- 38 per cent of the respondents are getting below Rs. 20,000 as their monthly income.
- More than half of the respondents i.e. 52 per cent are buying through flipkart.com.
- 44 per cent of the respondents are influenced by friends to shop electronic.
- Half of the respondents i.e. 50 per cent prefer electronic shopping for the purchase of mobile phone.
- 62 per cent prefer electronic shopping for the reason of providing the products at low price.
- More than one-third of the respondents i.e. 36 per cent prefer UPI to make payment for the transaction.

- More than one-third of the respondent's i.e. 34 per cent are opined strongly agree on the e-tailors providing detailed information about the product on their shopping site.
- More than half of the respondents i.e. 52 per cent are opined strongly agree on that the electronic shopping portal is very easy to choose the product and it helps the buyers to make comparison with other products.
- Nearly half of the respondents i.e. 48 per cent are strongly agree that the e-tailors providing discount / offers while making purchase.
- Half of the respondents i.e. 50 per cent are strongly agree that e-tailor app is easy to use for searching the product.
- 42 per cent of the respondents are agreed that making electronic payment is safe and secured in e-tailor portals.
- More than half of the respondents i.e. 52 per cent are opined "Network Failure" is the main problem facing while shopping electronically.
- The most preferred services from e-tailor is "Convenience" scored the first rank, Time Saving scored second rank, attractive offers scored third rank and the least scored services from e-tailor is personal information privacy.

## SUGGESTIONS

- Quality of the product and website design creates a positive impact on electronic shopping. So the manufacturer and the seller should concentrate more on the designing part of the websites.
- The e-tailors can make its own delivery options to identify the consumers at the remote places as some electronic company's do not facilitate product delivery at specific places.
- Frequent advertisements can be given during festive seasons and providing more offers and discounts will attract more number of buyers towards electronic shopping.
- E-tailors should aware customers regarding how security regarding customers' credit card no. is maintained by companies.
- E-tailors should made aware customers regarding return policy and procedure if wrong or bad product arrived. Companies should make returning procedure simpler, like few companies are asking customers to resend products if any wrong or bad product arrived. Instead of these companies should collect product from customers and deliver write product to them in minimum time.
- Most of customers want to see product before purchase to make sure that same product arrived as per order. Most of companies are not having this facility. If companies want to increase no. of customers they should provide this facility because in manual purchase customers are getting chance to see and touch the product and this may be the important reason behind customers first preference for manual shopping on regular basis.

## CONCLUSION

Internet is latest technology that brings the world market in the hands of every consumer through digital marketing. Social media and search engine creating new phenomena like virtual marketing. But Indian customers are very rational in buying decision because if the goods value higher then they must feel to touch and feel about product before they decide about whether to buy or not. Electronic retailers need to ensure that the electronic shopping process in their websites is designed to be as easy, simple and convenient as possible for electronic consumers to shop electronic. With easy to use and user friendly websites, this will encourage buyers to make a purchase decision that may more likely return

for repeat purchases. In addition, electronic retailers also need to ensure that they provide an efficient delivery service to their consumers. The electronic shoppers in this study are satisfied with the electronic shopping process. They are benefited with facilities like convenience, less procedure, timely delivery, product offers, low cost etc. The product dimensions are identified to be satisfactory and highly correlated. The understanding of the nature, needs and wants of the consumers as such in other business is very much vital for the study.

In addition, there is also a need for electronic retailers to develop a comprehensive privacy policy for their customers on the disclosure of personal information in order to lessen their concerns for privacy. The policy should clearly state that the information collected would be kept confidential and not shared or passed on to another party without their consent. It is concluded that future of electronic shopping in India looks very bright. Electronic shopping give customers best alternative to save money and time.

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# IMPACTS OF CREATIVE ABILITY IN DEVELOPING PERSONALITY OF THE COLLEGE STUDENTS IN PERFORMING ARTS – A STUDY



**Dr. K. SHEIK FAREETH**
Assistant Professor of Social Work
(Principal investigator - UGC Minor Research Project 2014 – 2016)
Jamal Mohamed College (Autonomous), (Affiliated to Bharathidasan University)
Tiruchirappalli

## AN OVERVIEW

An India is a country with innumerable forms of performing arts. A review of the vast panorama of our performing culture across the length and breadth of the country shows us an amazing number of well-known classical forms as well as un-countable lesser-known folk forms. These traditions, whether 'great' or 'little', have contributed significantly to the cultural identity, creativity and development of the nation. It is this creative life which gave Indian folk an alternative for social expression, found in their ecstatic body movements, their singing, their expression of colour combination and rhythm, their use of musical instruments, their creativity in modelling gods, demons and humans of their imagination and acquaintance, etc. The performing arts are an important part of our lives, our communication and our self-expression. These arts forms are categorized as such because of how each embodies the idea of practice to performance: the process of experiencing, studying, watching, or performing a piece of music, script, or choreography.

## SIGNIFICANCE OF THE STUDY

The students' communities are richest resource of a country. They form a significant proportion of our country's population. Today's learners are leaders of tomorrow. They are an asset and invaluable emerging society for economic and social development; If the students are allowed to develop their skills for life: innovative and open minded thinking, social adaptability, cultural awareness and inter-personal skills that will determine their future and their creativity in every aspect of their lives. The dynamic role of students' community in the growth and prosperity of any society is extremely vital. A constructive culture of the students lends nation to its integrity and character.

## STATEMENT OF THE PROBLEM

Performing Arts is a terrific medium for keeping the person active and healthy. The Indian Arts, with its rich performance has therefore amalgamated the richness of literature, mime, dance, music, painting, architecture and sculpture to carve a niche for itself in the arena of entertainment. These entertaining arts can play a major role in developing the personality of human. It is a platform of learning the skills such as effective communication, leadership quality, critical thinking and ability to think creatively. Through the stage, students can learn excellence through acting, improvisations by delivering dialogue, scripting and they can improve teamwork and interpersonal relationships, self-management and self-awareness skills. Their ability to cope with stress and time-management is well developed. An ideal society would not be created by merely producing professionals and technocrats. It is very essential to have good writers, poets, artists, and other such personalities to ensure healthy growth of society. Thus, performing arts creates an everlasting impact in the mind of youths and helps in creating knowledgeable, responsible and quality citizens.

## REVIEW OF LITERATURE

**Fareeth and Raj (2012)** conducted a study on "Empowering Human Resource through Theatre". The study was conducted with the intention to picture out the selected five major key Competencies that are essentially determining and empowering the individual those who are in theatre activities. The study area has been defined with Fathy's Theatre Society at Tiruchirappalli which theatre society is doing awareness, entertainment and corporate theatre shows.

**Israel W.Udomisor, Opara S. Anayo (2014)** portrays the artistic presentation of "Nigerian actors and actresses by gaining better acclaim and recognition across the film industry both in Nigeria and Africa". Nollywood films are recognised because of their creative performance in the film industry when compared with the performance of other film industries in Africa. The continuous exposure of Nollywood actors and actresses to prominent actors and actresses from across the world especially

## OBJECTIVES OF THE STUDY

1. To study the level of involvement of the students in performing arts.
2. To analyze the impact of performing arts in developing creative ability.
3. To find out the influence of socio-economic variables in developing creative ability of the students.
4. To quote suitable suggestions based on the findings of the research.

## METHODOLOGY

As part of the pilot study the principal investigator had discussions with Traditional Cultural Artists, Musical Instrument Players, Theatre Society Managers, Entertainers, Cultural Events Organizers, different artists, singers, stage performers, live performers, cultural ambassadors, fine arts club students, student office bearers of cultural clubs, cultural co-ordinators of various colleges and experts in the field of performing arts so on. Apart from the discussion, as a observer the investigator went to various State and National level Inter-collegiate Cultural competitions and gathered the first hand information like their pre-preparation to the events, observed their team co-operations, their enthusiastic in staging the events, sportiveness, make up's and exhibiting their talents in stages. The present project is carried out with mixed research design comprising collection and analysis of quantitative data followed by a qualitative data. In this regard, the quantitative data alone has been presented in this paper.

### Quantitative Analysis

**Table 1: Ranking the respondents opinion on**

**Impact of performing arts among young people**

| Impact of Performing Arts on young people | Rank |
|---|---|
| Builds young people's confidence and self-esteem | 2 |
| Improves young people's creativity | 1 |
| Increases likelihood of young people achieving academic success | 10 |
| Develops young people's friendships and ability to make friends | 9 |
| Increases young people's ability to work in a team | 11 |
| Increases young people's interest in other art forms | 14 |
| Increases young people's sense of belonging and acceptance | 15 |

| | |
|---|---|
| Improves young people's theatre skills and knowledge | 5 |
| Improves young people's social and communication skills | 6 |
| Increases young people's sense of well-being and happiness | 3 |
| Improves young people's understanding and appreciation | 4 |
| Improves young people's knowledge of social and personal issues | 7 |
| Improves young people's knowledge of rights and responsibilities | 8 |
| Improves young people's ability to relate to a wide variety of people | 13 |
| Improves young people's ability to voice their own opinions and participate in decision making | 12 |

Creativity is contagious and intelligence. So it easily impacts the people. So it becomes the first impact that created among young people. Moreover, due to peroforming arts the confidence and self esteem has been developed. It ranked 2nd position and the third rank is increase well being and happiness among young people. As a performer, they can get appreciation from others. So the 4th rank is "Improves young people's understanding and appreciation". Performing arts helps build more skills and acquire knowledge. So the 5th rank is "Improves young people's theatre skills and knowledge". The 6th rank is "Improves young people's social and communication skills". Communication is a important factor of performing arts.

**Table 2: Distribution of the respondents' perception towards Creative Ability of personality development**

| Creative Ability | N= 125 | Percentage |
|---|---|---|
| Low | 59 | 47.2 |
| High | 66 | 52.8 |
| *Mean: 1.53/ Median: 2.00/ S.D: .501/ Min.: 1 / Max.: 2* | | |

**Inference**

It is an attestation that creative ability proofed statistically that 52.8 percent of the respondents are in high and the remaining 47.2 percent of the respondents are perceived with low level of opinion. Perhaps the mean scores 1.53 with median value of 2.00, the score starts from 1 to the maximum of 2.

**Table 3: Mean Value of Respondents perception on Creative Ability Dimension**

| Question No. | Statements | Mean | Strongly Agree | Agree | Neutral | Disagree | Strongly Disagree | *Mean Rank* |
|---|---|---|---|---|---|---|---|---|
| **IV** | **Creative Ability** | | **Percentage** | | | | | |
| 1. | We developed our presentation skill through the performance at the different stages | **3.52** | 41 (32.8%) | 26 (20.8%) | 26 (20.8%) | 20 (16.0%) | 12 (9.6%) | *3* |
| 2. | Regular practice will generate innovative ideas for different plays, scenes, styles and new steps in dance | **3.51** | 45 (36.0%) | 22 (17.6%) | 27 (21.6%) | 14 (11.2%) | 17 (13.6%) | *4* |
| 3. | The creativity is well developed through our participation with different concepts for different kinds of audience | **3.50** | 45 (36.0%) | 24 (19.2%) | 24 (19.2%) | 13 (10.4%) | 19 (15.2%) | *5* |
| 4. | When I get new ideas I customized to discuss with my masters or coach and group members whether it is right or wrong | **3.11** | 16 (12.8%) | 36 (28.8%) | 33 (26.4%) | 26 (20.8%) | 14 (11.2%) | *8* |
| 5. | The critical thinking is developed by incorporating knowledge through dialogue in plays and while exhibiting | **2.86** | 23 (18.4%) | 17 (13.6%) | 32 (25.6%) | 26 (20.8%) | 27 (21.6%) | *9* |

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | social based messages | | | | | | | |
| 6. | The curiosity is increased more to learn new things | **3.20** | 19 (15.2%) | 41 (32.8%) | 28 (22.4%) | 20 (16.0%) | 17 (13.6%) | *10* |
| 7. | It standardize the power of imagination through directing my team. | **3.74** | 43 (34.4%) | 38 (30.4%) | 21 (16.8%) | 15 (12.0%) | 8 (6.4%) | *1* |
| 8. | I always tend to perform in an inspired way | **3.56** | 39 (31.2%) | 36 (28.8%) | 20 (16.0%) | 16 (12.8%) | 14 (11.2%) | *2* |
| 9. | As an artist or dancer or performer, I look for opportunities to learn and improve myself continuously | **3.27** | 34 (27.2%) | 30 (24.0%) | 19 (15.2%) | 20 (16.0%) | 22 (17.6%) | *7* |
| 10. | Through the stage, it is possible to learn excellence by acting, improvisations by delivering dialogue and scripting an creative way. | **3.46** | 43 (34.4%) | 31 (24.8%) | 14 (11.2%) | 15 (12.0%) | 22 (17.6%) | *6* |

**Inference**

The above table shows the opinion of the respondents towards Creative Ability Dimension. In order inference the above table that these dimension consists of 10 statements. All the statements have been based on the opinion revealed by the respondents and it has been valued with mean.

While taking into account Q: 1 “We developed our presentation skill through the performance at the different stages” reports that Merely 20.8% respondents replied neutral and as the same in agreed, 16.0% disagreed, apart from that a low number of 9.6% of the respondents in a strongly disagreed. 32.8% of the respondents answered strongly agreed. It is the highest number of value in this statement. The mean value is 3.52.Presentations skills and public speaking skills are very useful in many aspects of

work and life. So the performing art has been developing the confidence and capability to give good presentations, and to stand up in front of an audience and speak well.



In measuring the statement Q: 2 "Regular practice will generate innovative ideas for different plays, scenes, styles and new steps in dance" 36.0% of the respondents strongly agreed. 17.6% of the respondents opined agreed. Further, 11.2% of the respondents are in the category of disagreed. It is the lowest value in this statement. 13.6% of the respondents strongly disagreed, finally 21.6% of the respondents neutral. The mean value is 3.51.

The statement in the Q: 4 "When I get new ideas I discussed customized to with my masters or coach and group members whether it is right or wrong" have been reported that 11.2% as strongly disagreed, 34.7% as agreed, 12.8% of the respondents replied strongly agreed, 26.4% of the respondents opined neutral and the remaining 20.8% has been reported disagreed. The mean value is 3.11 in the considerable table. The capacity to create and understand the meaning of ideas is considered to be an essential and defining feature of human beings. Sometimes a new or original idea can often lead to innovation. By sharing their ideas the artist can develop a new theme for performing.

In this regard to accessing the statement in the Q: 5 on "The critical thinking is developed by incorporating knowledge through dialogue in plays and while exhibiting social based messages" has been strongly agreed by 18.4% of the respondents and disagreed by 20.8% of the respondents. 13.6% of the respondents are opined to agreed and 21.6% of them replied strongly disagreed. A significant number of 25.6% of the respondents in the category of neutral. Mean 2.86 reports the lowest value in the table. Critical thinking is the objective analysis of facts to form a judgment. It helps a performer to made changes in a society through transform his message.

**SUGGESTIONS**

Other than in academic discussions, performing arts in India and its practitioners are today referred to most commonly as being part of the "entertainment industry." This may seem innocuous enough to some, but the usage of the term and its

passive acceptance in most circles, definitely indicates a paradigm shift in the manner in which the arts are viewed by society at large. That today the arts must entertain and amuse in the manner defined by showbiz, and that they must form part of an organised industry is the clear and unambiguous message conveyed by this shift.



## CONCLUSION

The arts provide a unique pathway to self-knowledge and access to thecultures of humanity. It is an opportunity and thought provoking idea for students' community to reach their goals set as they expect and to direct them in a right direction. It is more essential to make the students society face the real world which they are going to have after completing their degree programme.

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# A STUDY ON CONSUMERS PERCEPTION AND PREFERENCE TOWARDS SMARTPHONE WITH SPECIAL REFERENCE TO TIRUCHIRAPPALLI CITY

**Dr. S. GANAPATHI**
Assistant Professor, PG Department of Commerce, Jamal Mohamed College (Autonomous), (Affiliated to Bharathidasan University), Tiruchirappalli – 620020, Tamilnadu, India.



**Abstract**

*The mobile phone has made our life easily. We can perform different task of our daily life on mobile phones in few seconds. Smartphone usage has proliferated in recent years. Nowadays people seem to become dependent towards Smartphone due to its convenience, great camera features, easy applications installations, and more importantly, it can do most of the computer functions on the go. In this technology and competitive era, this study aims to explore the key factors which motivate consumers to purchase and use Smart Phones. Further, the reason behind usage of smart phone is found and to identify the customer attitude towards smart phone and finally to know the customer's satisfaction level towards smart phones. This study is more essential for Smartphone companies as their sales and profit will be depend upon on customer perception. Overall this study will facilitate the improvement of Smartphone industry in the view of customer perception and their attitude.*

**Keywords:** Smartphone, Consumer Perception, Marketing Strategy, Consumer Preference

## Introduction

In this competitive & technological world phones have become an integral part of human life in a civilized society. We can also say as world is at our fingertips this predominant life. It has been minimised to the simplest way that featured as Smartphone. We can also say that Smartphone's are boon (or) bane to our present life. Now-a-days these Smartphone's are offering more advanced computing from any place of this smart world. Manufacturing companies also having their completion in featuring these mobiles in the simple and smart way's to attract the customers towards their own brand gadget by offering buy back, EMI and offers to purchase them. Under the modern marketing concept all marketing activities have to reveal around consumers. Today our customer attitude (or) perception is also not in a constant manner. As they are getting influenced to other brands to because of their brand features. Many of the attributes influence the customer's behaviour to purchase Smartphone. This may be brand image, model, applications, clarity and clearance overall on a particular one. Thus, Smartphone market in India has huge competition to grab the customers towards them. This research is carried to recognize the different factors which manipulate the

intention of purchase for customers and also make easier to understand the mind-set of different consumers while buying them. This is to get overall pasteurization of customer perceptions/requirements to know openly.



**Review of Literature**

**Dr. Somabhusana Janakiballav Mishra., et.al (2020)** her study 'A Study on Customer Buying Behavior Towards Mobile Phones in Bhubaneswar', Information is very crucial in today's world, and if we do not update ourselves then this ruthless world will grind us. How can we update ourselves? How everyone and every information will be at the tip of the finger? The answer is the portable devices and smartphone is one such electronic gadget or rather IOT (Internet of Things) which makes our work easier. A smartphone not only fulfills the calling and receiving function but also meets various consumer needs such as internet and social networking, multimedia, selfile, assessment of health traits, video calling etc. A great number of variables influence Smartphone buyers' purchasing decisions. This research describes underlying factors that play a leading role. Smartphones range and purchase in highly competitive market. Investigators also analyze respondent's demographic characteristics. The analysis was conducted in Bhubaneswar district of Khurda.In this technological and competitive age, the purpose of this study is to explore the key factors that inspire consumers to purchase and use smartphones.

**Neetu Mittal (2019),** 'Female perception towards buying decisions of mobile phones', Indian Telecom industry is one of the fastest growing industries in the world. Irrespective of age or gender, the usage of mobile phones is continuously increasing at a rapid pace. Mobile nowadays, is not only a source of communication, but this is the mode of getting information and carrying out transactions. This paper explores and analyzes the motivational factors towards the perception of buying mobile phone devices among female consumers in Delhi-NCR, India. An attempt has been made to analyze the attributes such as price of mobile phones, Ads endorsed by celebrity, brand loyalty, change in looks/style over technology and family/friends recommendations which motivates the buying behavior in purchase of mobile phone. A well-structured five-point scale questionnaire has been prepared administered to 300 female respondents to obtain primary data. The study indicates that females in Delhi-NCR region mostly prefer recommendations of friend/family without any major financial constraints. The findings from the study may assist the mobile phone manufacturers to decide and utilize their marketing strategies for the promotion of their mobile phones among female consumers.

**Dr Sukhvir Singh & Mr Inderpreet Singh (2018),** The mobile phone has made our life easily. We can perform different task of our daily life on mobile phones in few seconds. We can transfer money, pay utility bills by using mobile phones in few seconds for which we have to go to banks that takes a lot of time. The aim of the study is to cover entire research about judging the customer reactions while making purchase of smartphones. A sample of 100 customers of mobile phone users is taken. Questionnaire has been analysed with the help of pie diagram & bar chart and different interpretations have been made to study the impact. The study concluded that Mostly consumer wants to opt for different smart phone brands instead of looking for same brand. So consumer is not brand loyal in case of smart phone. Mostly consumers collect information about brand, their features and make comparisons before purchasing a smart phone. Brand name is an important factor while purchasing a smart phone.

**Statement of the Problem**

Today India `is one of the most fastest growing economies all over the globe and a live example which shows the development is the growth of the telecommunication industry in India, especially in the field of cellular communication. As we all know that the first mobile phone was launched in India during the 1990s and the first mobile phone company which was established by Finland was Nokia. In the year 1995, the first service provider was the Modi group which was established in Kolkata. As the recent states shown, it is said that after china, India is the world's fastest growing industry in the world in terms of number of wireless connections, With 811.59 million mobile phone subscribers. According to the world telecommunications industry, it is estimated that India will be having 1.200 billion mobile users by 2013. The projections made by several leading global consultancies indicate that the total number of cellular users in India will be exceeding by the total subscriber count in the China by 2013. In the human life, there is the great change in the standard of living by the invention of the mobile phones. They have been the heart and soul of the human beings in any part of the world. By the invention of the great phones they have been the cup of tea because they have all the functions like voice calling, text messaging and mobile Internet access is an unsettling one. As we all familiar, cell phones didn't just happen overnight. They evolved, just like us. Cell phones evolved over five different generations, the latest of which is still being rolled out and adopted by users. By the time most of us will have switched to 4G there will undoubtedly be yet another standard to aspire to. A lot of sudden changes has been

accepted by us from the time that mobiles were unheard of in India to the present where they have become almost everyone's priority. In the recent times, we have seen that the Indian telecommunications sector has undergone a major process of changes because of significant Government policies reforms. India is familiar for the use of both the GSM (global system for mobile communications) and CDMA (code-division multiple access) technologies in the mobile sector. The Indian cell phones scenario seems to be all set for the next stage - expansion and consolidation, but there are a bit complicated talking as well.

Every user is not able to afford the costly handset now-a-days, So the thing which is expected is increase in the growing user base so these type of mobile handsets can become affordable to almost every middle class people. The young mobile savvy generation currently feels less privileged in nearly every sector. And that's precisely what is filling the growth in mobile handsets across the whole country. As the market expands but the need of users and the features are increasing day by day, and hence the cell phones are becoming a new vehicle for reaching out to the mobile generation. As of today, India boldly presently herself as one of the biggest dream business destination for every cellular service provider. The discovery of huge Indian market potential has just begun for cell phone handsets. Hence this study is oriented to find the brand preference of mobile handset among consumers.

**Scope of the Study**

The present study helps to analysis the competitions among existing in the present smart phone industry. In this study we can identify how much smart phones influence the people. It will able to give why students use smart phones, and also can identify which is the popular brand and also service provider among the students. The scope of the study also covers the key factors which influence the consumers how to select the smart phones.

**Objectives of the Study**

- To explore the key factors which motivate consumers to purchase and use Smart Phones
- To identify the customer attitude towards smart phone.
- To know the customer satisfaction level of the smart phones.

**Research Methodology**

- Research Design: Survey Research
- Sampling Frame: Smartphone users of different age group and different profession in Tiruchirappalli region.
- Sampling Method: Convenience Sampling

- Sampling Size: 307 respondents
- Nature of Data: Primary data as well as secondary data were collected from journals, websites, book, and magazine and from previous research related to smartphone
- Statistical tools used: factor analysis, correlation, regression, Chi – square, Garrett's ranking analysis



**Results and Discussion**

The results obtained from the analysis of the data by using the various statistical tools are discussed below.

**Preference towards Smartphone Feature**

**Table.1. Weighted average on preference towards Smartphone feature**

| Feature | Mean square | Rank |
|---|---|---|
| Operating System | 4.57 | 5 |
| Storage Capacity (Memory) | 4.61 | 3 |
| HD Display | 4.38 | 7 |
| Generation (2G/3G/4G) | 4.54 | 6 |
| Battery life | 4.74 | 2 |
| Camera Resolution | 4.58 | 4 |
| Colour and Design | 4.15 | 8 |
| Processing Speed | 4.75 | 1 |

From Table.1, it is understood that processing speed, battery life, storage capacity, camera resolution and operating system are considered most important features in choosing the smart phone. Generation, HD display and color and design are considered less important while purchasing smartphone.

**Factors Influencing the Purchase of Smartphone**

The Table.2 shows the factors influencing the purchase of smartphone. The factors including quality of product, brand image, product feature and price are considered more influential factor for purchasing the smartphone while promotion and offer and family and friends suggestion are considered less influential while purchasing smartphone.

**Table.2. Weighted average for factors influencing the purchase of smartphone**

| Factors | Mean Square | Rank |
|---|---|---|
| Brand Image | 4.54 | 2 |
| Price | 4.24 | 4 |
| Quality of Product | 4.7 | 1 |
| Promotion and Offers | 3.58 | 6 |
| Family and friends suggestion | 3.96 | 5 |
| Product Features | 4.39 | 3 |

**The Most Used Mobile Application**

The Table.3 shows the Garrett's ranking for most used mobile application by customers. Social application is the most used application by respondent followed by education app. The third, fourth, fifth most used application is shopping app, news application and banking application respectively. The least used apps are travel application and job app.

**Table.3. Garrett's ranking for most used application by customers**

| Apps | Total score | Average score | Rank |
|---|---|---|---|
| Shopping app | 16118 | 52.50 | 3 |
| Job app | 12930 | 42.12 | 7 |
| Educational app | 16125 | 52.52 | 2 |
| Travel app | 13689 | 44.59 | 6 |
| Social app | 18453 | 60.10 | 1 |
| Banking app | 13963 | 45.48 | 5 |
| News app | 15343 | 49.98 | 4 |

**RELATIONSHIP BETWEEN AGE AND THE SMARTPHONE VARIABLES**

In Table.4 seven smartphone variables say smartphone brand, price, reason of buying a smartphone, frequency of change in new smartphone, level of switching between brand, per day usage of smartphone and influence group in buying smartphone are identified in order to find out their degree of relationship with age of customers. The findings reveal that there is a significant relationship between customers age and reason of buying a smartphone, frequency of change in new smartphone, level of switching between brand, per day usage of smartphone and influence group in buying smartphone.

**Table.4. Relationship between age and the Smartphone variables**

| Smartphone Variable | | Age (in years) | | | | | Chi-square | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | <20 | 20-30 | 30-40 | 40-50 | >50 | Degree of Freedom | Calculated value | Asymp. sign | Significance status |
| Brand | Apple | 5 | 11 | 6 | 6 | 3 | 36 | 42.930 | .198 | Not Significant |
| | Sony | 1 | 9 | 1 | 2 | 0 | | | | |
| | Samsung | 11 | 39 | 23 | 9 | 12 | | | | |
| | Moto | 3 | 10 | 3 | 5 | 2 | | | | |
| | Lenovo | 4 | 13 | 4 | 9 | 1 | | | | |
| | Lava | 5 | 10 | 2 | 1 | 1 | | | | |
| | Micromax | 5 | 7 | 2 | 4 | 1 | | | | |
| | Intex | 1 | 4 | 0 | 4 | 0 | | | | |
| | Microsoft | 2 | 2 | 2 | 2 | 3 | | | | |
| | Others | 8 | 32 | 6 | 7 | 4 | | | | |

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Price | < 6,000 | 6 | 15 | 8 | 13 | 2 | 16 | 14.791 | .540 | Not Significant |
| | 6,000-12,000 | 19 | 74 | 24 | 18 | 16 | | | | |
| | 12,000-18,000 | 7 | 22 | 8 | 10 | 4 | | | | |
| | 18,000-24,000 | 5 | 12 | 10 | 3 | 2 | | | | |
| | > 24,000 | 8 | 14 | 7 | 5 | 3 | | | | |
| Reason | Prestige | 5 | 4 | 6 | 1 | 0 | 8 | 28.236 | .000 | Significant |
| | Personal need | 27 | 117 | 38 | 42 | 27 | | | | |
| | Social need | 13 | 16 | 5 | 6 | 0 | | | | |
| Change | 1 year | 4 | 22 | 3 | 2 | 1 | 12 | 21.238 | .047 | Significant |
| | 1-2 years | 17 | 42 | 13 | 16 | 2 | | | | |
| | 2-3 years | 13 | 35 | 16 | 12 | 12 | | | | |
| | > 3 year | 11 | 38 | 17 | 19 | 12 | | | | |
| Level in switching | Low | 7 | 23 | 12 | 13 | 8 | 3 | 21.958 | .000 | Significant |
| | Moderate | 24 | 70 | 27 | 29 | 16 | | | | |
| | High | 11 | 36 | 8 | 6 | 2 | | | | |
| | Extremely high | 3 | 8 | 2 | 1 | 1 | | | | |
| Influence | Family | 10 | 62 | 23 | 28 | 21 | 12 | 31.267 | .002 | Significant |
| | Friends | 30 | 62 | 20 | 19 | 6 | | | | |
| | Peer groups | 4 | 10 | 2 | 1 | 0 | | | | |
| | Neighbors | 1 | 3 | 4 | 1 | 0 | | | | |
| Per day usage | < 2 hours | 11 | 26 | 18 | 17 | 17 | 12 | 30.024 | .003 | Significant |
| | 2 – 5 hours | 15 | 63 | 19 | 15 | 4 | | | | |
| | 5– 8 hours | 8 | 24 | 8 | 8 | 4 | | | | |
| | > 8 hours | 11 | 24 | 4 | 9 | 2 | | | | |

**FACTOR ANALYSIS**

In this study, the researcher identified 25 statements to study the key factors which influencing the purchase behavior of smartphone. From the statements 4 key factors that motivate consumers for purchasing the smart phones and its usage are recognized they are product feature, price, peer group and brand image.

**Table.5. KMO and Bartlett's Test**

| | | |
|---|---|---|
| Kaiser-Meyer-Olkin Measure of Sampling Adequacy. | | .605 |
| Bartlett's Test of Sphericity | Approx. Chi-Square | 948.306 |
| | Df | 300 |
| | Sig. | .000 |

It is observed from the Table.5 by applying Kaiser-Meyer- Olkin (KMO) measure of

sampling adequacy of 0.605 indicated that patterns of correlations are compact and that factor analysis should yield reliable factors. Bartlett's test yield significance (p- value) of 0.000 indicating that correlation between variables is sufficient for factor analysis.



**Table.6. Rotated Component Matrix**

| Variables | Component | | | |
|---|---|---|---|---|
| | 1 | 2 | 3 | 4 |
| Smart phone has more application than basic hand phones. | .754 | .171 | .069 | .171 |
| I will consider the brand image when buying a smart phone with higher price. | .671 | .179 | .130 | .147 |
| Smart phone provides high quality of games. | .634 | .283 | -.20 | .030 |
| Smart phone has high end operating system. | .614 | .087 | .182 | .161 |
| Smart phone internet accessibility is speedier than basic hand phone. | .524 | .235 | .003 | .219 |
| Smart phone brand name is my priority while making a purchase decision. | .488 | .172 | .081 | .330 |
| If I want to be like someone. I try to buy the same smart phone that they buy. | .456 | .056 | .142 | .245 |
| I like smart phone as the design look stylish. | .291 | .268 | .087 | .038 |
| My friend family member thinks that we should all use smart phones. | .192 | .093 | .062 | .097 |
| I will only buy smart phone during price offer period. | .036 | .713 | .053 | .052 |
| I buy smart phone because they are worth of their price and usage quality. | .190 | .690 | .052 | .044 |
| I am willing to buy Smart phone even though the price is higher. | .017 | .603 | .159 | .024 |
| I think that using smart phone is expensive overall. | .129 | .521 | .092 | .173 |
| The cheapness of some smart phone brand suggests me that they are low quality. | .135 | .397 | .353 | .065 |
| I compare prices of other smart phone brands before I choose one. | .014 | .337 | .008 | .041 |
| I will ask the opinion from my friends when buying a smart phone. | .016 | .070 | .796 | .057 |
| I like to buy smart phone which makes good impressions on my friends. | .104 | .071 | .762 | .138 |
| My friends/family members influence me to buy smart phone. | .281 | .061 | .689 | .004 |
| I will buy my favorite smart phone brand, regardless of the price. | .070 | .006 | .521 | .093 |
| I prefer to buy an international recognized smart phone. | .024 | .115 | .118 | .607 |
| I will consider the reputation of smart phone brand before purchasing it. | .053 | .095 | .075 | .576 |
| Brand image of smart phone increase my status in the society. | .121 | .039 | .078 | .559 |
| Smart phone has high quality camera. | .166 | .086 | .152 | .502 |
| It is important that my friends like the brand of smart phone I am using. | .212 | .396 | .152 | .500 |
| Price is an important factor when purchasing smart phone. | .192 | .017 | .265 | .439 |

The Table.6 shows the rotated factor loading for 25 variables influencing purchase decision of Smartphone. From the Table.6 it is clear that the 25 variables have been converted to 4 factors namely product feature, price, peer group influence and brand image.

**RECOMMENDATIONS**

Based on the findings of the study, the following recommendations are given to manufactures and marketers of Smartphone.

- From the study it is found that the four key factors which influence the usage and purchase decision of smartphone are product features, price, peer groups and brand image. So the manufacturers and marketers can focus on these factors when they design and promote the product.
- From the study it is found that customers are more interested in product features like processing speed, camera and battery life so the manufactures can concentrate more on it while designing smartphone.
- The smartphone manufacture can offer device with good processing speed because the customer has more concerned towards the speed of the device.
- Smartphone companies can concentrate more on battery issues this is a major problem faced by respondent in smartphone.
- The period of warranty and guaranty of smartphone can be increased to make the customer to trust the smartphone and buy it.
- As peer group is an important factor in purchase decision of smart phone, 'word of mouth' is a best way to promote smartphone. Also, most of the smartphone users get reference through friends and family.
- The smartphone manufactures can reduce the build in application storage space because the customers are interested more to have a personalized app.
- The manufactures can offer different kinds of smartphone for different group of target customers say youth, business professionals and housewife.
- The companies can target more on the youth population as they are the one who uses Smartphone the most.

**CONCLUSION**

Mostly consumer wants to opt for different smart phone brands instead of looking for same brand. So consumer is not brand loyal in case of smart phone. The most effective medium of advertisement of smart phone is internet. Smart phones have become necessity of every consumer. Mostly consumers collect information about brand, their features and make comparisons before purchasing a smart phone. Brand name is an important factor while purchasing a smart phone. The overall results proved that the respondents have perceived

smartphone in a positive manner. The results can be used by Smartphone manufactures and marketers to know the needs of their target customer and design the product and formulate marketing strategies accordingly. The study shows that the product features like camera, battery life, processing speed are the most important factors in purchase decision. From this study it is clear that the Smartphone has become an essential part of life and it made life easier. Thus, there is ample opportunity and scope for Smartphone brands to get a larger pie in market share as long as they are to innovate in the industry.

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# A STUDY ON CONSCIOUSNESS OF GREEN MARKETING IN TIRUCHIRAPPALLI DISTRICT

**M. JAMILA NASIHA**
Assistant Professor, PG Department of Commerce,
Jamal Mohamed College (Autonomous), (Affiliated To Bharathidasan University)
Tiruchirappalli – 20



## ABSTRACT

*Green marketing goods that are assumed to be environmentally safe. It integrates a broad range of activities, including product moderation, changes to the gathering process, viable packaging, also as adjusting advertising. Still defining green marketing isn't an easy task where diverse meanings divide and refute each other; an example of this could be the existence of differing social, environmental and retail definitions attached to this term. near similar terms used are environmental marketing and ecological marketing.Green, environmental and eco-marketing are a neighbourhood of the new marketing approaches which don't just modify, adjust or enlarge existing marketing thinking and practice, but seek to challenge those perspective and provide a fundamentally different perspective. In related detail green, environs and eco-marketing belong to the group of approaches which seek to affect the shortage of fit between marketing because it's currently practiced and thus the ecological and social realities of the broader marketing environment.*

**Key Words: Green Marketing, Eco-Friendly Products, Ecological Marketing. Marketing Environment. Sustainable Packaging, Awareness**

## 1.INTRODUCTION

World-wide people are getting more conscious and anxious about the environment and are changing their behaviour accordingly with this changing state of mind companies have also introduced an innovative concept of green marketing that comes with a broad range of activities, including product modification, changes to the assembly process, sustainable packaging, also as modifying advertising which specialize in offering a product which is environmental friendly. It is note-worthy to say that green marketing has become important now a days since all within the society had understood the relevance of creating an environment clean and pollution free thanks to media in spreading awareness in this issue and the want to contribute directly or indirectly to make the environment more clean and green as a result there is a rising change in the market for sustainable and socially responsible products and service. When all else is equal-quality, price, performance and availability-environmental

benefit will presumably tip the balance in favor of a product. This paper attempts to introduce the terms and ideas of green marketing followed by discovering out the explanations of going green products. Green marketing is concept of terminology which is being used to preserve or protect our environment. Green marketing office product and even service which are more environmentally preferable to other. It is true that now days the concept has attained a big place within the society because it touches every human life. In this informative age where information travel in lightening speed people are now becoming aware with natural environment and surrounding business also found an opportunity which the can explore. The have modified their behaviour to address the new demand.

## 1.1 Objectives of the study

1. To know the conscious level of respondents towards green products.
2. To examine the relationship between demographic profile of the consumer and usage of green products.
3. To ascertain the features of Green products.
4. To offer suggestion to improve green products.
5. To adhere to corporate social responsibility.
6. To reduce expenses.
7. To showcase how environment-friendly the company's offerings are.
8. To communicate the brand message
9. To implement sustainable and socially accountable business practices.

## 1.2 Statement of the problem

Green marketing has growing as one of the major area of interest for marketers as it may provide competitive advantages. However it requires huge amount of investment in terms of technology enhancement, process modification, communicating benefits to customers etc. Many of the companies in India have now started marketing themselves as green organizations due to certain government regulations and shift in the preference of the consumers worldwide. However, not much research with respect to green marketing has been done in India and there is question about the awareness of eco-friendly green products among consumers. The attitude of Indian consumers towards eco-friendly green products and the relationship between the attitude and behavior is also questionable. As green marketing is different from the marketing in traditional way, marketers need to know the factors that persuade the consumer to buy the green products. This study is an attempt to know what factors influence the consumer persuasion to buy the green product or not.

## 1.3 Importance of the study



Since early 1990s, a major concern on ecological impact of industrial house on environment has been surfaced on marketplace. Not only the relation between human, organization and natural environment being redefined but the implication thereof are being interpreted; because of these, new perceptions are being formed or re-evaluated on issues like environmental friendly products, recycle ability, waste- reduction, the cost associated with pollution and the price value relationship of environmentalism. A green marketing approach in the product area promotes the integration of environmental issues into all aspects of the corporate activities; from strategy formulation, planning re-engineering in production process and dealing with consumers.

## 2. Review Literature

• Kotler (2011) has also raised individual important problem to survey in green marketing, such as factors borrowing companies to compete on the basis of feasibility, changes required in marketing practices and opportunities offered by the concept of feasibility, etc.

• This perspective of green marketing is perceived as a profitable and feasible management process to identify, assume and satisfy the requirements of consumers and society (Chan, 2013).

• Serban, C. (2015) in their research article has emphasized the importance of social organizations in creating ecological awareness of consumers, highlighting issues related to consumer's role in protecting the environment, the responsible use of natural resources and therefore the got to involve consumers in social activities with ecological character. The research paper aimed at providing social organizations both an overview on how the environment issue was perceived in the society as well as a means of assessing the ecological activities carries out so far on the population of Romania. Results showed that there is a strong relationship between consumers willingness to adopt a responsible ecological behaviour and social organizations who initiated campaigns to address this issue.

• Park and Ha (2016) have located variation in experienced environmental exploits of latest product purchase and inexperienced product non-purchases and distinct mental factors concerning the recycling. Investments have different tiers of attitudes, behavioral aim closer to recycling and personal norms.

• Kim and Chung (2017) notice that experience with natural private care marketing also has an impact on buy intention of such kind of product.

## 3. Research Methodology

The study is based on both primary and secondary source of information. The primary data were collected from the respondents in Tiruchirappalli town by structured questionnaire. An attempt is made in the paper to analyse the usage of Green marketing Products. Secondary data were collected from various websites and articles. Appropriate statistical tools also been used to analyse the environment safety through green marketing products.

### 3.1 Research tools for the study

The statistical tools used for the analysis are:

- Simple percentage analysis
- Chi square analysis

## 4. Limitation of the study

The study was conducted to assess the consumer consciousness towards usage of green marketing products. The size of survey is limited to 150 respondents in Tiruchirappalli town.

## 5. Analysis and Discussion

This study is totally based on the primary data collected with the help of the questionnaire from 188 respondents. On the basis of these data, tables and interpretation are made.

**Table 1: Gender - Wise Classification**

| Gender | No. of Respondents | Percentage |
|---|---|---|
| Male | 50 | 38 |
| Female | 100 | 62 |
| Total | 150 | 100 |

**Source: Primary Data**

The above table brings out the sex wise classification among respondents. Out of 150 samples collected, majority of 62% of respondents are Female and 38% respondents are Male. Majority of 62% of the respondents in the study area are Female.

**Table 2: Age - Wise Classification**

| Age | No. of Respondents | Percentage |
|---|---|---|
| Up to 25 years | 35 | 20 |
| 26 – 30 | 55 | 43 |
| 35 – 45 | 40 | 27 |
| Above 50 years | 20 | 10 |
| Total | 150 | 100 |

**Source: Primary Data**

The above table shows that 43% of the respondent are under the age group of 26 – 30 years, 27% of the respondent are under the age group of 35 – 45 years, 20% of the respondent are under the age group of up to 25 years, 10% of the respondent are under the age group of Above 50 years. Majority of the respondents (43%) are in the age group of 26 –30 years.



**Table 3: Monthly Income**

| Monthly income (Rs) | No. of Respondents | Percentage |
|---|---|---|
| Up to Rs.10,000 | 50 | 32 |
| Rs15000 – Rs.20000 | 38 | 24 |
| Rs.25000 – Rs.30000 | 40 | 27 |
| Above Rs.35000 | 22 | 17 |
| Total | 150 | 100 |

**Source: Primary Data**

The income of the respondents is shown in the table 3. 32% of the respondent belong to the income group of Up to Rs.10,000. 27% of them belong to the monthly income of Rs.15000 – Rs.20000. followed by 24% belong to the income group of Rs.25000 – Rs. 30000, and the rest 17% belongs to the income group of Above Rs.35000. Majority 32% of the respondents in the study belong to the income group of Rs.10000.

**Table 4: Level of Consciousness about the green products**

| Level of Consciousness | No. of Respondents | Percentage |
|---|---|---|
| Complete Consciousness | 40 | 32 |
| Partial Consciousness | 51 | 39 |
| Little Consciousness | 27 | 11 |
| Very Little Consciousness | 32 | 18 |
| **Total** | **150** | **100** |

**Source: Primary Data**

The above table represents the Level of Consciousness about the green products . Majorities of 39% of the respondents are Partial Consciousness, 32% of the respondents are Complete Consciousness, 18% of the respondents are Very Little Consciousness and the remaining 11% of the respondents are Little Consciousness. Majority of the respondents (39%) are Partial Awareness.

**Table 5: Benefits of Green product**

| Opinion | No. of Respondents | Percentage |
|---|---|---|
| Full satisfaction | 70 | 50 |
| Moderate satisfaction | 52 | 33 |
| Little satisfaction | 12 | 7 |
| No satisfaction | 16 | 10 |
| **Total** | **150** | **100** |

**Source: Primary Data**

The table shows the Benefits of Green products. Majorities of 50% of the respondents are Full satisfaction, 33% of the respondents are Moderate satisfaction, 10% of the respondents are and the remaining 7% of the respondents are Little satisfaction. Majority of the respondents (50%) are Full satisfaction.

## 5.1 Chi- Square Test

**NULL HYPOTHESIS ($H_0$)**

There is no significant difference between the Gender and overall satisfied experience on Benefits of green products.

Table 7: Gender and Benefits of green products

| Gender/ Overall Satisfaction | Strongly Agree | Agree | Neutral | Disagree | Strongly disagree | Total |
|---|---|---|---|---|---|---|
| Male | 5 | 39 | 17 | 5 | 4 | **70** |
| Female | 5 | 40 | 30 | 5 | 0 | **80** |
| **Total** | **10** | **79** | **47** | **10** | **4** | **150** |

| Test used | Calculated Value | Table Value | Degree of freedom | Asymptotic Significance | $H_0$ Accepted/Rejected |
|---|---|---|---|---|---|
| Pearson Chi – Square | 15.09 | 11.1 | 4 | .000 | Rejected |

The calculated value (15.92) is greater than the value (11.1) at 5% level of significant degree of freedom (4). Therefore the null hypothesis is **rejected.**

There is significant difference between the gender and overall satisfied experience on Benefits of green products.

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**NULL HYPOTHESIS ($H_0$)**

There is no significant difference between the age and overall satisfied experience on Benefits of green products.



Table 7: Age and Benefits of green products

| AGE/OVERALL SATISIFACTION | Strongly agree | Agree | Neutral | Disagree | Strongly disagree | Total |
|---|---|---|---|---|---|---|
| **Below 18 years** | 1 | 7 | 4 | 0 | 0 | **12** |
| **18-25 years** | 8 | 58 | 32 | 6 | 3 | **107** |
| **26-35 years** | 1 | 9 | 7 | 1 | 0 | **18** |
| **36-50 years** | 0 | 3 | 4 | 1 | 1 | **9** |
| **Above 50 years** | 0 | 2 | 0 | 2 | 0 | **4** |
| **Total** | **10** | **79** | **47** | **10** | **4** | **150** |

| Test used | Calculated Value | Table Value | Degree of freedom | Asymptotic Significance | $H_0$ Accepted/Rejected |
|---|---|---|---|---|---|
| Pearson Chi – Square | 20.2385 | 26.3 | 16 | .000 | Accepted |

The calculated value (20.238) is lesser than the value (26.3) at 5% level of significant degree of freedom (16). Therefore the null hypothesis is **accepted.** There is no significant difference between the age and overall satisfied experience on Benefits of green products.

## 5.2 Findings

This study which beings with questionnaire and feedback should obviously end with findings which can be used to generate suggestions and conclusion. Accordingly, the feedbacks received from the respondents are provided herewith as findings:

The null hypothesis got **Rejected.** There is significant difference between the gender and overall satisfied experience on Benefits of green products.

The null hypothesis got **Accepted.** There is no significant difference between the age and overall satisfied experience on Benefits of green products.

## 5.3 Suggestions

To improve consciousness about green products and their effectiveness, the following suggestions have been forwarded:

1. Green products should be priced according to its quality.
2. There should not be more price difference between standard product and green product.
3. Green products quality should be better than standard products.
4. Consumer must take a lead and make others understand the benefits of organic food, minimize the use of scarce natural resources, recycle the recyclable waste material.
5. It is also suggested to use social networking sites to influence on sustainable consumer behaviour.

## 6. Conclusion

Now this is often the proper time to pick "Green product" globally. It will accompany drastic change within the world of business if all nations will make strict roles because green product is important to save lots of world from pollution. From the business point of view because an ingenious marketer is one who not only convinces the buyer , but also involves the buyer within the product. Green product shouldn't be considered as only one more approach to marketing, but has got to be pursued with much greater vigor, because it has an environmental and social dimension to it. With the threat of worldwide warming looming large, it's extremely important that green product becomes the norm instead of an exception or simply a fad. The green product and its important started creating an consciousness and help for the sustainable development, which is the required for the future generation. Green marketing or green products are protecting the environment as well as educating the society to how to protect the environment. "SWACHH BHARATH" also made a big impact within the mindset of the people. Green products and marketing companies are educating the people about the environment.

## 7. Scope for further research

The present study is related to consciousness of green marketing in Tiruchirappalli district only. Further studies may also conducted in other districts.

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# ANALYSING THE PERCEPTION LEVEL OF THE CUSTOMERS TOWARDS CRM PRACTICES ADOPTED IN SNAPDEAL: AN E-COMMERCE COMPANY



**Mrs. A. NILOFER**
Assistant Professor, PG Department of Commerce,
Jamal Mohamed College (Autonomous), (Affiliated To Bharathidasan University)
Tiruchirappalli – 20

## ABSTRACT

*The adoption of CRM Practices in e-commerce sector has increased their business performance. The leading CRM users tend to be business organizations from the telecommunications sector, banking cum financial sector and retail sector. It helps organizations to drive higher returns by improving business performance. In other industry sectors hard evidence of an increasing focus on customer profitability, lifetime value, retention and satisfaction has been reported by marketing practitioners. The internet is an environment of zero latency that offers real time information and on-demand delivery of products. The mass markets have been easy to serve through the use of CRM practices. The customer share has gained importance and the customer satisfaction as well as customer loyalty has become quite significant introduction. The main objective of the study is to reveal the customer relationship Management practices that are implemented at customer level and to know the perception level of the customers towards CRM practices adopted in Snapdeal. Sanadeal is the largest e-commerce company in India Snapdeal's customer service is boosted with the ability to handle concrent users. With a single view of all interactions, customer care agents find with easier to navigate and integrate with other systems. For this purpose a sample of 200 respondents were collected from the respondents and the conclusion is that the study report can be used as a supplementary factor to know about the attitude of customers.*

**Keywords: E-commerce, Customer satisfaction, CRM practices.**

## INTRODUCTION

The business establishments are approaching customers through various ways to engage them in collaborative interactions. The present age marketing is aimed at winning customers. The customers may be won when the organization greet the customers and offers them product/service that best suits their needs. The organization works hard to develop life time customer through customer delight. The competitive global market and rapid advances in the customer intelligence technologies have lead organizations to look for new marketing tools for realizing the intelligence of customer transactions and experiences. The organizations that continue to acquire new customers and are unable to retain them are unlikely to see positive results. Therefore, customer retention has become essential for their survival. To retain customers, organizations ideally institute a framework referred as Customer Relationship Management. The end result of the framework is to attain customer loyalty which lowers down the customer acquisition costs and increases the word of mouth.

The framework has become essential in attaining competitive advantage in the global competitive market. Snapdeal is the Provider of an online shopping portal intended to create life-changing experiences by connecting buyers to sellers. The company's portal offers quick delivery to the remotest corners of the country and daily deals, discounts and offers to make products available at slashed down prices, enabling customers to buy from national, international and regional brands across categories. Its e-commerce platform connects buyers and sellers and offers a range of products, including mobile phones, electronics, computer peripherals, apparel, cosmetics, perfumes, watches, bags, sunglasses, footwear, kitchenware, etc

**CRM practices in Snapdeal**

The goal of Snapdeal is to create sustainable and systematic CRM strategies that keep up with industry trends. Snapdeal is now the second-largest e-tailing company after Flipkart. It has about 50,000 merchants selling five million products on its site, adding a product every 20 seconds. Snapdeal focused on provision of availability of products at the best prices based on Market –Place led model instead of Inventory –led model. Snapdeal.com follows an umbrella e-commerce strategy, and has added lifestyle products and consumer electronics to its daily deals section. Deals appealing to masses are offered. The model will continue with daily deals but services categories like restaurants, spas, gyms, movies, etc. joining the race; it will be inevitable for the company that the model of daily deals on services and products merge because of the same customer segment. Customer come back to you Offering Good service or something unique to offer, very broad and very deep, provide a service which is convenient for people, up scaling the service in case the customers have an issue brings back the customer . Indian e-commerce companies are changing their customer-acquisition strategy and are enticing people with offers to install their apps on mobile phones. They expect the move to create more loyal customers than those who land on the portal through online searches.

**Review of literature**

**Hermenegildo Gil-Gomez, (2020)** analysed the Customer relationship management: digital transformation and sustainable business model innovation, The understanding of customer relationship management (CRM) as a set of technological solutions key for efficient business management, the benefits of which, highlighted by previous works, are presented and defined here as crucial for entrepreneurial success. Of particular interest for this purpose are the existing studies on sustainability, which provide a viable research model to assess and validate the potential effect of each CRM component (sales, marketing, and services) on the three dimensions of sustainability (economic, environmental, and social). CRM-related benefits may increase the positive impact of its components on each dimension of sustainability. CRM can hence be considered a sort of Green IT, oriented toward digital transformation and sustainable business model innovation. Indeed, this research model may be the basis for a more specific methodology to measure the impact and benefits of applying CRM, understood, as we will contend, both in terms of sustainable business models and innovation.

**Hassan, Haslinda & Bin-Nashwan, Saeed. (2017)** examined the Impact of customer relationship management (CRM) on customer satisfaction and loyalty CRM is a set of practices that organizations adopt to maintain and increase their customer base The results found are diverse in terms of the publication trend, CRM classification, industries, and countries studied. The three dimensions that have been frequently used in prior studies that address the impact of CRM on customer satisfaction and customer loyalty are service quality (SQ), service access (SA), and handling complaints (HC). These factors are found to have effects on customer satisfaction and customer loyalty. The study benefits both academics and practitioners in the context of adding to the existing literature on CRM and providing insights on what drives CRM in real practice.

**M. Dhanabhakyam and A. Shanthi (2014)** examined the development of Indian retailing industry in this study and depicted the increasing aliveness and heeding on brands prevailing betwixt of consumers belonging to the unalike Indian socio- economic classes. Remarkable expansion of urban and semi- urban retail markets are witnessed here. Moreover the study stresses on the government support and future requirement reforms helping in the development of retail industries. Global jumbo retailers attracted by the major encouraging key facts such as enormous middle class consumers and their initiative retail industries, enthusiastically indulged in entering into the new markets leading to the rapid growth of Indian retail industries. Indian retail sectors' expansion, modern strategies, clout, opportunities offered and challenges shouted towards them are described in this study. It was consummated by exploring the collision of the invasion of global competitors into the retail industry and future crisis and disputes requiring the keen attention of the upcoming industries.

**Sinkovics and Ghauri (2009)** relate the necessity for engaging in customer relationship management to high cost of direct sales, highly intensifying level of competition in the global level, and need for information about various aspects of the business in general, and consumer behaviour in particular, that can be used to increase the levels of sales.

**Bhatia's (2008)** work, "Retail Management" is also going to be used in the proposed study due to the significance of the contribution of the work to the research area. Bhatia (2008) offers in-depth discussions related to the use of loyalty cards by retailers, and this represents a comprehensive analysis of the issue in the secondary data.

**Statement of the problem**

Customer relationship management is a large part of any successful business operation. In the online retail sector specifically, managing consumer information is part of the overall process of running a viable e-commerce platform. With the sharp growth of e-Commerce in recent years, CRM practices has undergone a progressive evolution in the B2C space. Most major CRM practices now offering scores of features tailored for this industry. A specific target is to find out about the customer relationship practices which are implemented at customer level by Snapdeal company for gaining long term relationships.

**Objectives of the study**

1. To know the customer relationship Management practices that is implemented at customer level at Snapdeal.
2. To study the awareness of customers towards CRM Practices at Snapdeal.
3. To understand the satisfaction level of the customers towards CRM practices at Snapdeal.

**Need of the study**

CRM practices facilities more chances for customers to communicate and explain their wants to the organization through various touch points. Customers get increased satisfaction and a feeling of being special and important because of the increased personalization of services and customization of goods offered to them. The purpose of this study is to study whether customer relationship management practices followed by the Snapdeal satisfies to the needs of the clients or not. Customer Relationship Management was judged on the variables like Routinely asking the customer to provide feedback, Providing customized services and products, Transparent and well defined system, Bank website is user friendly, Communication tools are very effective, Well developed privacy policy, Increasing customer convenience. Customer is the biggest asset of the organization, Retaining existing customers, Conducting customer loyalty programmes, Excellent employee response,

**Scope of the study**

E-commerce sector adopts CRM practices and strategies to ensure better and long customer relationship. This study focuses from the view of customers on the point of practices and strategies in terms of customer acquisitions, customer retention and contact management. The study will be useful for an ecommerce company to know about the usage of CRM and the awareness and satisfaction level of the customers where the ecommerce company can modify according to the result.

**Research Methodology**

The present study, being conducted followed a descriptive design. Descriptive research describes about the population or phenomenon being studied. Descriptive research is pre-planned and structured. The data so collected has been analyzed with help of T-test, Chi-square test, and techniques to fulfill the research objectives. These include percentage tables, and Mean and Standard Deviation keeping in context with the objectives of the study.

**Method of Data Collection:**

**Primary Data**: The method followed in obtaining the primary data was through the structured questionnaire.

**Secondary Data:** It refers to the information or facts already collected. The data was taken from internet and journals.

**Sample Design:**

**Sample Size**: Sampling size refers to total number of respondents targeted for collecting the data for the research. The sample size for survey conducted is 200 respondents.

**Sampling Technique:** The selection of respondents was done on the basis of Stratified random Sampling technique.

**Limitations of the study**

1. The customers may be biased and the sample size was limited.
2. Study is done only for customers of the Snapdeal only.
3. As the project is also based on secondary data, possibility of unauthorized information.



**Analysis and Interpretation**

**TABLE: 1 ANALYSIS OF DEMOGRAPHIC PROFILE**

| CHARACTERISTICS | DISTRIBUTION | FREQUENCY | PERCENTAGE |
|---|---|---|---|
| GENDER | MALE | 123 | 61.5 |
| | FEMALE | 77 | 38.5 |
| AGE | BELOW 25 YEARS | 69 | 34.5 |
| | 25-40 | 65 | 32.5 |
| | 41-60 | 46 | 23 |
| | ABOVE 60 YEARS | 20 | 10 |
| EDUCATIONAL QUALIFICATION | UPTO SCHOOL | 14 | 7 |
| | UNDERGRADUATE | 70 | 35 |
| | POST GRADUATE | 68 | 34 |
| | PROFESSIONAL | 25 | 12.5 |
| | OTHERS | 23 | 11.5 |
| OCCUPATION | PRIVATE EMPLOYEE | 68 | 34 |
| | GOVT EMPLOYEE | 32 | 16 |
| | BUSINESS | 53 | 26.5 |
| | STUDENT | 36 | 18 |
| | HOMEMAKER | 11 | 5.5 |
| INCOME LEVEL | BELOW Rs.10,000 | 41 | 20.5 |
| | Rs.10,001 -20,000 | 45 | 22.5 |
| | Rs.20,001-30,000 | 90 | 45 |
| | RS.30,001-40,000 | 16 | 8 |
| | ABOVE Rs.40,001 | 08 | 4 |

*SOURCE: PRIMARY DATA*

**Analysing The Perception Level Of The Customers Towards CRM Practices Adopted In Snapdeal**

This study analysis three Dimensions of CRM practices of Snapdeal, such as, customer acquisition, customer retention and customer value. The use of t tests is to assess the overall satisfaction of the customers towards CRM Practices in relation with the above three factors.

**Table 2: Perception level of Customers about Customer Acquisition Approaches**

| Factors of customer acquisition | Strongly agree | Agree | Neutral | Disagree | Strongly Disagree | Mean | Standard Deviation | t-TEST |
|---|---|---|---|---|---|---|---|---|
| Accessibility level of the server | 25.50 | 45 | 15.50 | 10 | 4 | 7.22 | 16.0584 | 12.5064 |
| Registration in e-commerce website | 39 | 26.5 | 10 | 14 | 10.5 | 12.25 | 12.5449 | 11.4140 |
| Display of website links | 32.5 | 30 | 12.5 | 12 | 13 | 12.5 | 10.3138 | 12.8761 |
| Accuracy of information | 21 | 30.5 | 16.5 | 13 | 19 | 12.15 | 6.5859 | 11.1545 |
| Information quality | 22 | 15.5 | 30 | 22 | 10.5 | 15.8 | 7.3908 | 13.4651 |

It is found in the table above that the estimated number of variables of the CRM practice ranged from 7.22 to 15.8. It is found that t values are higher than "3" i.e., 12.5064, 11.4140, 12.8761, 11.1545, and 13.4651, which are statistically significant at 5%. It can therefore be concluded that CRM practices followed on Snapdeal is approved by customers.

**Table 3: Perception level of Customers about Customer Retention Approaches**

| Factors of Customer Retention | Strongly agree | Agree | Neutral | Disagree | Strongly Disagree | Mean | Standard Deviation | t-TEST |
|---|---|---|---|---|---|---|---|---|
| Applicability of customer retention management | 21 | 30.5 | 16.5 | 13 | 19 | 12.15 | 6.5859 | 13.5622 |
| Payment gateway options | 24 | 45.50 | 15 | 11.5 | 4 | 12.5 | 15.9648 | 11.3652 |
| Rewards system | 22 | 15.5 | 10.5 | 22 | 30 | 12.25 | 7.3908 | 6.5879 |

The above table shows that the estimated number of variables of the CRM practice ranged from 12.15 to 12.25. It is found that t values are higher than "3" i.e., 13.5622, 11.3652, 6.5879 which are statistically significant at 5%. It can therefore be concluded that CRM practices followed on Snapdeal is approved by customers.

**Table 4: Perception level of customers about customer value approaches**



| Factors of Customer Value | Strongly agree | Agree | Neutral | Disagree | Strongly Disagree | Mean | Standard Deviation | t-Test |
|---|---|---|---|---|---|---|---|---|
| Customer service efficiency | 13 | 15.5 | 30 | 31.50 | 10.5 | 13.15 | 7.3908 | 12.3658 |
| Security and privacy policy | 32.5 | 30 | 12.5 | 12 | 13 | 12.20 | 10.4672 | 11.2585 |
| Quality of services | 16.5 | 13 | 21 | 30.5 | 19 | 11.25 | 8.7595 | 5.2556 |

It is found in the table above that the estimated number of variables of the CRM practice ranged from 11.25 to 123.215. It is found that t values are higher than "3" i.e., 12.3658, 12.3658, 5.2556 which are statistically significant at 5%. It can therefore be concluded that CRM practices followed on Snapdeal is approved by customers.

**TABLE 5: CHI-SQUARE TEST**

**Ho:** There is no significant relationship between the factors of Perception and CRM practices adopted in Snapdeal

| Particulars | Value | Df | Asymp. Sig. (2-sided) |
|---|---|---|---|
| Chi-square test | 12.02 | 8 | .025 |

**SOURCE: PRIMARY DATA**

The calculated value is higher than 0.05, since it is concluded that there is significant relationship between the factors of Perception and CRM practices adopted in Snapdeal which is implemented at customer level.

**FINDINGS AND DISCUSSIONS**

- The study shows that majority of the respondents are male (61.5%).
- The majority of the respondents are from the age group of below 25 years.
- Most of the respondents had completed their undergraduate (35%).
- Majority of the respondents are private employees. (34%).
- 45% of the respondent's level of income is between Rs.20001-30000.
- Most of the respondents (45%) agreed that the accessibility of the server is good.
- 39% of the respondents strongly agree that they can able to register in e-commerce websites
- Most of the respondents(32.5) strongly agreed that display of website link is very clear and effective
- 30.5% of the respondents agreed that websites displays accurate information on searched information
- Most of the respondents (30%) gave neutral opinion towards information quality of the e-commerce website
- 30.5% of the respondents agreed that customer retention management practices implemented by Snapdeal is good.

- Most of the respondents (45.5%) agreed upon the good system towards payment gateway options in Snapdeal.
- 30% of the respondents gave neutral opinion towards CRM rewarding system of Snapdeal.
- 31.5% of the respondents strongly agreed and appreciated the customer services efficiency of Snapdeal.
- Most of the respondents strongly agreed (32.5) that snapdeal is following a strict security and privacy policy.
- 30.5% of the respondents strongly agreed that there is quality of service in Snapdeal.
- Customer opinion on the CRM Approaches acquired by Snapdeal in relation to accessibility level of the server is approved (t-value is 12.50) by respondents.
- Perception on the CRM Approaches acquired by Snapdeal in relation to registration in e commerce website are approved (t-value is 11.41) by respondents.
- Customer opinion regarding display of website is accepted (t-value is 12.87) by respondents.
- Customer opinion regarding accuracy of information is accepted (t-value is 11.15) by respondents.
- Perception on the CRM Approaches acquired by Snapdeal in relation to information quality approved (t-value is 13.46) by respondents.
- Customer opinion regarding applicability of customer retention management is accepted (t-value is 13.56) by respondents.
- Perception on the CRM Approaches acquired by Snapdeal in relation to payment gateway options approved (t-value is 11.30) by respondents.
- Customer opinion regarding applicability of reward system management is accepted (t-value is 6.58) by respondents.
- Perception on the CRM Approaches acquired by Snapdeal in relation to customer service efficiency approved (t-value is 12.36) by respondents.
- Customer opinion regarding applicability of security and privacy policy is accepted (t-value is 11.25) by respondents.
- Perception on the CRM Approaches acquired by Snapdeal in relation to quality of service options approved (t-value is 5.25) by respondents.

**Suggestions to the e-commerce company**

**Reward system**

- It is suggested to an Snapdeal to implement an e-Commerce loyalty program towards keeping and engaging existing customers, so they will buy in higher quantities, shop more often, or interact with ecommerce more frequently.
- Snapdeal must offer points and rewards to their best customers which can be redeemed at checkout and earning discounts on purchases.

**Quality of services**

- Customer service representatives should not only respond to issues and help clients. They should also offer knowledge and information about the brand and services. Sharing knowledge is a great way to give your customers some value and be foremost in their mind when they need advice or information. social media platforms are the perfect tools to provide information .
- They should understand customer friendly products first before adopting customer relationship management practices in order to make more recommendations for their related product search.
- It is also suggested that proper training should be given to the employees regarding behavioural patterns to reach the high customer support services.

## CONCLUSION

The majority of customers are of the opinion that they feel fairly good and very good conveyance about CRM practices of Snapdeal. It is clear from the study that the majority of customers are of the opinion that their main purposes of CRM are to enhance customers' loyalty and retention of existing customers. Proper guidance about the facilities and a good business plan is given as a major success for CRM in e- commerce Companies. Hence it is proved that a good business plan and continued guidance about facilities available to customers in e-commerce sector, which has emerged as a successful Customer Relationship Management.

**Scope for future research**

- A Study on the Satisfaction of Customers towards the Customer Relationship Management adopted in Snadeal.
- A Study of effectiveness of Customer Relationship Management Practices in Snapdeal on sales.

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# A STUDY ON CUSTOMER PERCEPTION TOWARDS ORGANIC FOOD IN TIRUCHIRAPPALLI DISTRICT



**Dr. U. JAHIR HUSSIAN**
Assistant Professor, PG Department of Commerce,
Jamal Mohamed College (Autonomous), (Affiliated to Bharathidasan University),
Tiruchirappalli -20

**Abstract**

*Organic food products are popular across Europe and United States of America. Asia is not far behind with India being a prominent player. The concept of organic food is not new to Indian farmers. However, there is not much of a consumption taking place domestically despite the fact that India is one of the top 10 players in the world when it comes to the number of Farmers engaged in organic cultivation. This study was conducted the facts of consumer Perception towards organic food.*

**Keywords: Organic food, Consumer perceptions, Consumer's willingness, quality etc.,**

## Introduction

Organic food sector is large distance spread and the consumers are becoming more interested in organic products. This research study try to an unspecified to understand consumer's perception towards organic products .Organic agriculture is a place producing system which had been followed by farmers from ancient times, is free from the use of made by chemicals, fertilizers, a chemical substance, growth regulators and have life feed give food to somebody. The Definition of the word "Organic", an ecological management production system that promotes and enhances biodiversity, biological cycles and soil biological activity. It is based on the minimal use of off-farm inputs and on management practices that restore, maintain and enhance "ecological harmony" (National Standards Board of the US Department of Agriculture (USDA)

## Review Of Literature

**Shashi Rani (2020) "A Study on Rural Consumer Perception toward Organic Foods in Selected Area of Haryana**" The result of the study shows that a lot of problems are faced by the rural respondents while purchasing the organic products in the markets. It is not easy for rural consumers to go to market daily for purchasing organic products because rural consumer buys in bulk. The finding is that these products are not easily available in the

rural area; they are available in urban areas. So, we can say that irregular availability of organic products also affects the choice of the consumers. The other main reason is that organic products are more expensive in comparison to non-organic products. So, people with low level of income cannot afford the expenses on these products. So, that the organic consumers are not to purchasing more quantity of products. The varieties of organic products which are available in the market are limited.

**Atulkar and Kesari (2016)** found that a study of consumer shopping experience was relevant to identify feeling and measure customer perceptions towards purchase of products in retail environment thus, it is necessary that retailers create something a positive shopping experience for consumers using tangible and intangible benefits to induce purchase and consumption of organic food products.

**Vinita Bhatia, Savita Panwar (2016)** In current years, consumer worries about environmental and health concerns related to food products have increased a lot which has led to the growth in demand for organic food. This paper therefore attempts to gain knowledge about the customer perception about organic food in Mumbai. A structured questionnaire was made which intended to study the purchase status, reasons for purchasing or not purchasing organic food and level of satisfaction for organic food. The data obtained was analysed via statistical tools like t-test, anova and multiple regression in SPSS. The findings reveal that the consumers consider organically grown food products as healthy and those who are not consuming organic food are not much aware of its availability. The research implication indicates an important work for the marketers to raise consumers' awareness about organic food and to decide upon some ways for differentiating it in the marketplace.

**Need For The Study**

Few studies have been conducted to understand the factors that positively contribute towards consumers ' perceptions on organic food products .Majority of the studies were restricted to European countries, America, and some south East Asian countries. Very few research studies have been conducted with an try to do somethingto focus in detail on the various factors that influence consumer perception towards organic food products in India. Having a look at something critically several studies and having identified the break in structure. We feel a very important need to undertake this present investigation.

**Statement Of The Problem**

In India, organic food market is in new stage has experienced immediately fast growth in the past few years. The current growth in the organic market is striving to achieve by health factor and safe consumption. Every day the environmental concern is increasing, consumers are focused. This research study has been undertaken in Tiruchirappalli Corporation and to focus the consumer perception towards organic products the industrial and technological advances food products with used to kill pests and chemicals are the major portion of everyone's act of eating pattern of human life.

**Objectives of the Study**

1. To understand the demographic profile of consumers of organic food products
2. To take out the factors of consumer perception towards organic food products.

**Research Methodology**

- → **Type of The Study:** The Study is descriptive in nature
- → **Area of the study:** Tiruchirappalli
- → **Sample Size:** The sample includes 200 respondents
- → **Sources of Data:** for the purpose of the study have been collected.
- → **Primary data:** A broad questionnaire was admistarted to the individuals of organic food.
- → **Secondary Data:** The secondary data was obtained from research journals and books , websites
- → **Data Analysis Tools**: Data collected from the respondents were tested with enough statistical techniques. Demographic background of the respondents was examined using percentage analysis.

**Limitations of the Study**

1. The study is purely based on the responses made by the Respondents and hence the results may be biased.
2. The data collection has been restricted to Trichy City only.

**Hypotheses of the Study**

1. There is no significant difference between gender and perception of healthy part of organic food productsamong the respondents.
2. There is no significant difference between gender and consumer system of social beliefs. in a particulardirection consumption of organic food products

**Data Analysis and Discussion**

The demographic profile of the respondents was obtained by using four limiting factor namely gender, age group, monthly household income, and average spend on organic food products per month.



**Table.1Demographic profile of the respondents**

| Descriptive Statistics | | Frequency | Percentage |
|---|---|---|---|
| Gender | Male | 100 | 50 |
| | Female | 100 | 50 |
| | **Total** | **200** | **100** |
| Age | Less than 30 Years | 150 | 75 |
| | 30-50 | 30 | 15 |
| | Above 50 | 20 | 10 |
| | **Total** | **200** | **100** |
| Monthly HouseholdIncome | Less than 30000 | 25 | 12.5 |
| | 30000-50000 | 150 | 75 |
| | More than 50000 | 25 | 12.5 |
| | **Total** | **200** | **100** |
| Average Spend PerMonth | Less than 500 | 100 | 50 |
| | 500-1000 | 50 | 25 |
| | More than1000 | 50 | 25 |
| | **Total** | **200** | **100** |

**Source: Primary Data**

**Inference:**

The above table that the demographic factors in the 50 percent of the respondents were male and female and 75 percent of the respondents were less than 30 years and 15 and 10 percent of respondents were 30 – 50 age group in the organic foods. The monthly house hold from the beginners in the 30000 to 500000 in the house holds and average spend from the monthly from in the less than Rs.500 in the food

**Table No.2 ANOVA**

| | | Sum Of Squares | Df | Mean Square | F | Sig |
|---|---|---|---|---|---|---|
| Health Benefits | **Between Groups** | .001 | 1 | .001 | .001 | 0969 |
| | **Within Groups** | 202.009 | 163 | .436 | | |
| | **Total** | **202.010** | **200** | | | |
| Consumer Ideology | **Between Groups** | 1.908 | 1 | .908 | 4.061 | .044 |
| | **WithinGroups** | 217.498 | 163 | .470 | | |
| | **Total** | **219.406** | **200** | | | |
| Free From Chemicals | **Between Groups** | 0.35 | 1 | .035 | .078 | .780 |
| | **Within Groups** | 208.686 | 200 | .451 | | |
| | **Total** | **208.722** | **200** | | | |

**Source:** Primary Data

**Inference:**

From the table 2 ,it is seen that the factors health benefits and free from chemicals are

not statistically significant with the gender of the respondents towards purchase of organic food products as the significance of F value is greater than 0.05 .However ,both male &female respondents did not the same opinion towards the factor consumer ideology as the significance of F value is less than 0.05 .We can therefore conclude that both male and female respondents did have same opinion on the factors health benefits and free from chemicals with respect to their consumption of organic food products.

**Findings**

1. Major variables constituting this factor included a growing concern for environment, availability of variety, ready to pay premium, balanced diet, taste.
2. Respondents across all three age group of less 30 years
3. The factors - health benefits and consumer ideology were not affected by monthly house hold income of the respondents and their purchase of organic food products
4. Two distinguish between for the factor (free from chemicals were in average spend for month onorganic food product in the range Rs.500

**Suggestions**

The most successful consumer information and awareness initiatives can be done by traders' or marketers are delivering the message about organic foods repetitively and consistently through various modes of communication such as their websites, newsletter ,by advertising in magazines and stores, providing sponsorship for events ,product sampling at stores and through media coverage about their products. Marketers must clearly use the "Consumer ideology" factor of perception if they have more men as the in-store walk in customers. Marketers can adopt a single strategy when it comes to the marketing efforts aimed at both men and women with respect to the factors "Health Benefits" and Free from Chemicals.

**Conclusion**

Health benefits emerged as the most important determinant of the factors affecting consumer preference towards purchase of organic food products. Major variables constituting this factor included health, safety, rich in nutrients, natural and food free from contamination. Consumer ideology towards the concept of organic food products was identified. Free from chemicals aspects of organic food products no-additives, unadulterated and non-toxic. Hence, the study revealed that consumer's overall preference

for purchase of organic food products is primarily determined by two factors of perception that have emerged from the study. Overall preference = Taste + Chemical-free.

**Scope of further Research**



This study is based on the responses obtained from the respondents in the city of Trichy only and is based on the assumption that all the responses given by the respondents were true. Studies on awareness level of consumption of organic products even in rural and semi-urban and urban areas may be conducted and the level of Perception derived by the customer on various products may also be focused in further studies.

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# A STUDY ON PREFERENCE AND PERCEPTION TOWARDS ONLINE EDUCATION IN TIRUCHIRAPPALLI CITY



**Dr. S. GOPI**
Assistant Professor, PG Department of Commerce, Jamal Mohamed College (Autonomous), (Affiliated to Bharathidasan University), Tiruchirappalli- 20.

**Abstract**

*The purpose of study on online education industry in its totality and appreciate the use of an integrated approach in understanding the environmental issues and problems. From the last few years the technological advancement and increased users of internet made everything easier for everyone. If you want to purchase anything you will access online Shopping sites and order product to get at your hand, whereas new way of getting education is online education/ virtual education/ e-learning. Like shopping sites, internet also made easier to get education via online. This is really made easy for those who want to work as well as study further. In this research paper the researcher made a study on preference and perception towards online education in Tiruchirappalli City*.

**Keywords: E-Learning, Online Education, Students**

## Introduction

Education is the process of facilitating learning or the acquisition of knowledge, skills, values, beliefs and habits. Educational methods include storytelling, discussion, teaching, training and direct research. Training activities often take place under the guidance of educators, but students can also educate themselves. Education can take place in a formal or informal context, and any experience that has educational efficacy in the way one thinks, feels or acts can be considered educational. The teaching methodology is called pedagogy.

In general, education is formally divided into phases, such as kindergarten, primary school, high school and then university, university or apprenticeship. The right to education has been recognized by some governments and the United Nations. In most regions, education is mandatory until a certain age.

Online education is a type of educational instruction that is delivered via the internet to students using their home computers. During the last decade, online degrees and courses have become popular alternative for a wide range of non-traditional student's, include those who want to continue working full-time or raising families. Most of the time, online degree programs and courses are offered via the host school's online learning platform, although some are delivered using alternative technologies. Although there are subtle dissimilarities, the main difference between online and traditional learning is the fact that online education liberates the student from the usual trappings of on-campus degree programs — including driving to school, planning their schedule around classes, and being physically present for each sequence of their coursework. If this sounds drastic, it really isn't. The truth is, the education methods and materials provided in online degree programs are often the same as those provided for on-campus programs. According to Robert Monroe, Director of the Online Hybrid MBA at Carnegie Mellon University's Tepper School of Business, the best online education programs actually mirror their on- campus equivalent.

**Online Education -Types**

Online courses: even if online courses can be part of a degree course, they can be carried out independently to master a particular subject or learn a specific skill. Hybrid education: hybrid education allows students to follow a combination of courses online and on campus.

Regardless of the type or types of online training you choose, the options are generally abundant. Where online education has taken root in a handful of college students, it has since expanded to almost all academic fields and disciplines, with very few exceptions. That said, some fields lend themselves to online learning for several reasons.

Across the country, the most popular degree programs offered online include:

- Computer and Information Technology
- Accounting
- Criminal Justice
- Business Administration
- Nursing

**Benefits of Online Education**

The benefits that come from online learning depend very much on the individual. While some students simply enjoy the convenience of studying in their pajamas, others must choose online education to stay home with their children. Even so, the biggest advantage that comes with online degree programs has to do with location. Simply put, when you're engaged in online education, you

don't have to uproots, staying at home to get a degree not only allows you to get a degree, but also takes less time. For example, students studying online may not have to do so

"The main advantage of an online program is flexibility," says Monroe. "In a well-designed online program, students are not limited to programs physically located near their home."



- ✓ They left work to go to school.
- ✓ Travel to and from your university campus.
- ✓ Plan your day around your course schedule.
- ✓ Spend money in the parking lot or in childcare.

To reduce the impact, many online schools have started to offer a wide range of services that connect students with their colleagues and instructors. Commonly, these features include online message boards and chat rooms, video conferencing and web-based forums:

"The main advantage of a campus-based program, compared to an online program, is the opportunity it offers for personal interactions with their teachers and colleagues," says Monroe. "For many, learning is basically a social activity and these person-to-person interactions are a very important component of their education." Of course, nothing is perfect, and while there are many advantages, online education has one drawback: the lack of a personal connection. At the same time, it allows them to study and take exams at the time and place that best suits them, learn at their own pace and move their courses faster.

**Need of the Study**

Online education in India has seen a rapid progress in the recent times, making it one of the most discussed subject in the education domain.Students now have access to the best courses from all around the globe to be skilled in these domains. A number of renowned universities are now offering online distance education, bringing world class instructors and professors to educate the students.

**Scope of the Study**

1. The geographical scope of study is confined to the city of Tiruchirappalli. This is based on questionnaire to find out their customer perception towards online education the various elements.
2. To know most preferred way of education.
3. To know why people preferring online education over offline education.
4. To study the opinion of students, teachers and parents regarding online education.
5. To know the future scope of online education.
6. To know advantages and disadvantages of online and offline education.
7. To know why people don't prefer online education.
8. To know whether it will be treated as same as offline education or not.

**Limitations of the Study**

1. The study is only applicable to the Tiruchirappalli city.
2. The study is done on the basis of the data provided by the respondents.
3. The questionnaire is designed based on our research objectives.

**Literature of Review**

**Reddy etal. (2001)** conducted a study on students experience with virtual campus. The objective of this survey study was to analyze the attitude of the learners towards resource-based learning and to critically examine the utilization of the resources provided by the university; and to suggest measures for improving the effectiveness of resource-based learning. The questionnaire that was mainly structured with a few close- ended (objective type) and open-ended questions was sent to the students of various tele-centers. Out of 1266 learners, 443 (35%) have returned the filled in questionnaires. Around ¾ of the respondents replied positively. Majority (68%) of them felt that they could construct their own individual knowledge base; 60% of them liked the flexibility in study routes; 46% improved their study skills; 29% could think more; 28 % found it interesting and stimulating; 42% enjoyed the independence, and 29% liked the choice of reading. However, 25% of the respondents answered in the negative. They did not very much enjoy resource- based learning mentioning that they needed more guidance on what to do and how to do; they also expressed that pursuing courses through VC found tiresome and time consuming and feel drowning in a sea of information.

**Jamlan (2004)** has conducted a study on "Faculty Opinions towards Introducing e-Learning at the University of Bahrain". To assess faculty opinions on e-learning, a questionnaire was sent to 30 faculty members of the University's College of Education to determine how they perceive e-learning, and how they might choose to integrate it into their everyday teaching activities. Data was collected and analyzed by using descriptive statistics. Results indicate that faculty generally perceive e-learning as a positive force in helping students' achieve their learning objectives.

**Hiroshi (2005)** conducted a study titled "Questionnaire-based Evaluation of e- learning Program Operated in National Institute of Public Health" in Japan. For the sake of more development of the e- learning program in NIPH, monitoring by questionnaires of all trainees was carried out in 2005. Number of subjects posted was 298 and the valid response rate was 72%.

**The results were as follows**:

1. A large number of trainees were key staff engaging in the works of public health, environmental hygiene and social welfare and they pointed the advantage of the e- learning program joinable at any time and at any place;
2. Sixty percent of trainees entered the e-learning site while off duty;
3. Most of trainees learned for the purpose of improving of their own skills and not as the result of orders from their superiors;
4. They had a sufficient internet technical environment for e-learning;
5. Seventy percent of trainees who had completed at least one course of this program were satisfied with this program;
6. Though the certificate from the courses was recognized only in few workplaces, trainees could utilize their experiences from this program in their work;
7. Fifty percent of trainees advised their co-workers to apply for this program.

**Research Design**

Data is the information collected from various sources. It is concerned with gather accurate and proper knowledge about the problem that is in hand. Formally there are 2 types of gathering information namely primary data and secondary data. Two methods have been used to collect the relevant data, which are essential for the study, they are: The collection of primary data during the course of doing experiments in an experimental research but in case we do research of the descriptive

type and perform survey whether sample survey of census survey. Then we obtain primary data either through a direct communication with respondent or questionnaire. For this research secondary data was collected through various sources like, Websites, Journals, Magazines, Articles, Books and Project reports are the main sources for secondary data in this research. Population for this study is the target population like, Parents, Students and Teachers who took decision while choosing college or school.



**Sampling Method**

In Non-probability sampling technique the chances of selection of all elements of population are not equal and Convenience Sampling Method means sample drawn at the convenience of the interviewer people tend to makes the selection at familiar location and choose respondents who are like themselves.

**Data Analysis and Interpretation**

**Table No. 1**
**Gender of the Respondents**

| Gender | Percentage |
|---|---|
| Male | 66 |
| Female | 34 |

*Source: Primary Data*

**Inference:**

From the above table it is inferred that 66% of the respondents are male and 34% of the respondents are female.

**Table No. 2**
**Age of the Respondents**

| Age | Percentage |
|---|---|
| Below 20 | 12 |
| 20-30 | 82 |
| 30-40 | 04 |
| Above 40 | 02 |

*Source: Primary Data*

**Inference:**

From the above table it found that 82% of the respondents are in the age group of 20-30, 12% of the respondents in the age group below 20, 4% of the respondents in the age group of 30-40 and 2% of the respondents in the age group of above 40.

**Table No. 3**
**Occupation of the Respondents**

| Occupation | Percentage |
|---|---|
| Student | 72 |
| Self-Employee | 13 |
| Profession | 11 |
| Service Business | 04 |

*Source: Primary Data*



**Inference:**

From the above table it is clear that 72% of the respondents are students, 13% of the respondents are self-employed, 11% of the respondents are professional and 4% of the respondents are doing service business.

**Table No. 4**

**Educational Background of the Respondents**

| Educational Background | Percentage |
|---|---|
| SSLC | 02 |
| HSC | 04 |
| Diploma | 12 |
| Graduate | 61 |
| Post Graduate | 21 |

*Source: Primary Data*

**Inference:**

The above table shows that 61% of the respondents are graduates, 21% of the respondents are post graduates, 12% of the respondents did diploma, 4% of the respondents studied HSC and 2% of the respondents studied SSLC.

**Table No. 5**
**Awareness about Online Education**

| Awareness | Percentage |
|---|---|
| Yes | 91 |
| No | 09 |

*Source: Primary Data*

**Inference:**

The above table depicts that 91% of the respondents are aware about online education and 9% of the respondents are unaware about online education.

**Table No. 6**
**Preferred Mode of Education**

| Preferred Mode | Percentage |
|---|---|
| Online | 74 |
| Offline | 26 |

*Source: Primary Data*

**Inference:**

The above table presents that 74% of the respondents preferred online education and 26% of the respondents preferred offline education.

**Findings of the Study**

- ✓ Most of people in our research are aware about online education but there are certain people who still unaware about online education.
- ✓ In our research most of people preferred mode of education is online/e-learning/virtual way and only 26% people preferred offline education.
- ✓ Most people think that online education is an effective way of learning and some people prefer offline education.

**Suggestions**

- ➢ Online education is a good platform for the people who are not able to complete their studies which they had left due to some reason like job timings, long distance etc.
- ➢ Online education is easy to capture and anytime, anywhere and any subject will be learning the most part of online education.
- ➢ Without physically attachment with teacher we can't learn properly and we wanted to accept all the foreign learning styles, but we should see our resources that we have.
- ➢ Online education will help the student to learn perfectly with giving more knowledge.
- ➢ May be this way is great opportunity for those who should keep the education continue and knowledge.
- ➢ This class room environmental will help student to grow.

**Conclusion**

The increased presence of people on internet inspires us to prepare project on online education. That is the reason the researcher prepared this paper to check whether people are aware about online education or not. Throughout the paper the researcher observe that still people prefer online education because we will get ease access of information, anywhere and anytime but you won't get real time interaction like on campus study. But it has lot of advantages like students have learned opportunity to learn while they are working. Most people respondents have agreed that it will improve the quality of higher education which is lack right now in the market. In this research it is agreed that online education gainer will get more skill than On-Campus learner. If we conclude full paper, then we can say that online education and offline education has their own advantages and disadvantages according to the requirements of the student because some student want education while working and some students wants education full time so, both has different priorities.

**Scope for Further Research**

For future research a comparative study may be done regarding online education and offline education and impact of online education system.

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# IMPACT OF ABUSE AND NEGLECT AMONG THE HOMELESS CHILDREN IN TIRUCHIRAPPALLI DISTRICT

**Dr. N. ANTONY PRAKASH**
Assistant Professor, PG & Research Department of Social Work,
Jamal Mohamed College (Autonomous), (Affiliated to Bharathidasan University), Trichy



**Abstract**

*Homelessness and street life have extremely detrimental effects on children. Their unstable lifestyles, lack of medical care and inadequate living conditions increase young people's susceptibility to chronic illnesses such as respiratory or ear infections, gastrointestinal disorders, and sexually-transmitted diseases, including HIV/AIDS. Homeless children are lack security, protection, and hop, and continue to face a deep-rooted negative stigma about homelessness. The objectives of the present study were to find out the sexual behaviours and sources and types of abuse faced by homeless children. The present study was conducted in Tiruchirappalli District of Tamilnadu. The sample size for this research study is 300 homeless children. They were selected through convenient sampling method. More than half the participants have had knowledge about the types of abuse and gained this information from NGO's and social workers. The psychological responses to abuse such as anxiety, denial, self-hypnosis, disassociation and self-mutilation are common. The researcher observed from his study that the children working on the street portrayed the police as an enemy, a fearful figure and one of the most frightening street experiences. The researcher suggests that all children have the right to live in safety and dignity in a protective and nurturing environment, both at home and in the community. This is possible by creating awareness of their rights, especially their right to protection against abuse, putting in place laws to punish those who abuse and exploit homeless children and taking appropriate action to strengthen accountability on the part of government and non-government agencies and the civil society.*

**Key words: Homeless Children, Domestic Violence, Abuse and Neglect, Stakeholders and Non-Government Agencies**.

## INTRODUCTION

In India, more than half of homeless children live and sleep under the open sky, while the rest spend most part of the day on the street, but sleep under a roof or some kind of a covered shelter at night--perhaps a ramshackle hut, under a tarpaulin sheet, or the home or workplace of their employer. This makes 'shelter' the most acute problem of homeless

children (Pagare, 2004). They make their living through rag-picking, working as helpers in small tea shops or other vending shops, shoe-shining, drug-peddling, begging, pick-pocketing, working as porters, rickshaw-pulling, etc. Most of these children live for quite a long period on the streets, though not in one place. The nature of their work is temporary, which makes mobility easier for them (Dubowitz and Bennett, 2007). These children are deprived of basic human needs of health and nutrition, shelter, education, training or recreation. In unhygienic, dirty, and filthy surroundings their living conditions are appalling (Karol Reganick, 1997). The working conditions of the children who are working under employers (on roadside stalls) are worse due to the exploitation that they face from the employers. The employers make these children work for long hours at lower wages without any social security (Johnson, 2001). The return on their work is not sufficient to even meet their basic needs.

Homeless children are victims of physical and sexual abuse by their families (the ones who have them), the police, the municipal authorities, the local goons, the employers and also the peers (Kerfoot et al., 2007). NGOs working in different cities with homeless children have pointed out that a substantial category of homeless children in Delhi are those who have run away from their homes due to broken families and physical abuse by one or both the parents. When they come to the streets, the story of physical abuse continues for them; the abuse by the family is replaced by abuse from goons, police, and employers (Powers et al., 2004). The local goons also physically and sexually abuse these children. Often the street goons are those who have themselves grown up on the streets and earlier have been victims of similar exploitations. Having grown up on the streets, they are well aware of the various activities and nexuses that exist on the streets. Once they assume the leadership of a group of homeless children, they force them into illegal activities for money and, if a child refuses to oblige, they beat him brutally. Moreover, they use these children for sexual gratification. Both boys and girls on the streets are victims of sexual abuse; however, the problem is more acute and regular for street girls (Tyler and Cauce, 2002). Therefore the purpose of this qualitative study was to identify the characteristics of homeless children working on the street as well as the associated risk for and consequences of abuse.

**Objectives of the Study**

1) To find out the sexual behaviours among the homeless children.
2) To analyse the sources and types of abuse faced by homeless children.

3) To understand their reaction to being subjected to abuse and coping method of coping with various types of abuse.

**Methods and Materials**



The present study was conducted in Tiruchirappalli District of Tamilnadu. The universe is floating in nature. The universe is not definite, so that the researchers applied non-probability sampling method. For the present study the researcher selected the sample of 300 homeless children, they were selected through convenient sampling method. The researchers used mixed methodology both qualitative and quantitative techniques for collecting data.

**Results and Discussion**

**Table No: 1**

**Distribution of the respondents according to sexual behaviours**

| Sexual behaviours | No. of Respondents (n=300) | Percentage |
|---|---|---|
| Anal intercourse | 37 | 12.3 |
| Vaginal intercourse | 23 | 7.7 |
| Self masturbation | 83 | 27.7 |
| Mutual masturbation | 120 | 40 |
| Oral sex | 37 | 12.3 |

The Table No 1 indicates that sexual coercion needs to be viewed in the broader context of street life. According to the quantitative data gathered in this study mutual masturbation (40 percent) which is usually a boy-to-boy activity was the most commonly reported sexual behaviour followed by self masturbation (27.7 percent), anal intercourse (12.3 percent) and oral sex (12.3 percent). Few (7.7 percent) practiced solely vaginal intercourse. In analyzing the extent of seemingly same results argues that many of the homeless children who have run away from home have done so because broken family and they were beaten by parents or guardian. Tragically, their homelessness can lead to further abuse through exploitative child labour and prostitution. Not only does abuse rob runaway children of their material security, but it also leaves them emotionally scarred. Many of the abused children are traumatized and some refuse to speak for months after being rehomed. To aggravate matters, children often feel guilty and blame themselves for their mistreatment. Such damage can take years to recover from in even the most loving of environments; on the streets it may never heal (Bura, 2005 and Reddy, 2007).

The recent investigation confirms the findings of the study by Segal and Ashtekar, (2013), he observed that younger boys perceive that the older boys must be getting pleasure (maja) from "forcing" them, and they are eager to experience this maja. They are Sexual coercion on the street is an exercise of power, a way to maintain status and subdue a subordinate. Boys who have been forced, in turn want to be in positions of command. Just as sex may express power, it may also be interpreted as an expression of affection and protection. Boys who are "forced" may feel they will receive protection from hazards of street life. The nature of street life-including the lack of food, shelter, protection and emotional support combined with strong power structures—sustains sexually coercive behaviours. The researcher suggests the facts that safeguarding the homeless children from distress and abuse by providing safe places to sleep, healthy recreation options, safe ways to save money and opportunities to build relationships with caring adults. In addition to this there is a need to provide proper life-skills training, counselling and health education to help homeless children adopt safer sex behaviours.

**Table 2: Distribution of the respondents according to Source of abuse types**

| Source of abuse | Types of abuse | | | | | |
|---|---|---|---|---|---|---|
| | Verbal * | | | | vgfrvv * | |
| | n=150 | % | n=150 | % | n=195 | % |
| Other children working on the street | 23 | 15.0 | 83 | 55.0 | 75 | 38.4 |
| Children living or working on the street who sniffed thinners and glue | 135 | 90.0 | 98 | 65.0 | 52 | 26.6 |
| Tradesman | 30 | 20.0 | - | - | - | - |
| Customers | 60 | 40.0 | - | - | - | - |
| Police/constabulary/security personnel | 52 | 35.0 | 38 | 25.0 | - | - |
| School friends | - | - | - | - | 38 | 19.4 |
| Gangs | 30 | 20.0 | - | - | - | - |
| Others (taxi driver, boss, older man/woman/pimp) | 15 | 10.0 | 8 | 5.0 | 51 | 26.1 |

*Participants gave more than one answer

The Table No 2 portray that the most common sources of abuse types. The main source of verbal abuse was children working on the street who also sniffed thinners and glue (90 percent). Almost all children subjected to verbal abuse indicated that customers (40 percent) were the next main source of abuse followed by the police/constabulary/security personnel (35 percent), tradesmen (20 percent), gangs (20 percent) and other working

children (15 percent). In this study, the rate at which physical abuse occurred was similar to verbal abuse. Children working on the street who also sniffed thinners and glue 65 percent) were the most common source of physical abuse followed by other working children (55 percent) and police/constabulary/security personnel (25 percent). In relation to sexual abuse, children working on the street themselves were the most common source of sexual abuse followed by children working on the street who also sniffed thinners and glue (26.6 percent) and school friends (19.4 percent). A study by Audu et al., (2009) found that a majority of girls working on the streets had been exposed to sexual assault. They were significantly more likely to be sexually assaulted when they had no formal education and worked for more than eight hours per day. Many studies have reported on children's reasons for working on the streets, how socioeconomic factors contribute to children working on the streets and the various types of abuse that occur. However, few studies have examined the consequences for the children working on the streets of the physical, emotional and sexual abuse they experienced (Kurt, et al., 2009 and Hadi, 2010).

The researcher suggest the facts that identifying the various types of abuse and offering strategies to at-risk children to help them cope with the hazards of their lives on the streets is of critical importance in helping to establish a healthier and safer society. Social workers can play a very important role in this regard by identifying the health care needs of children living and working on the streets, who are at most risk for abuse and neglect. Social workers are in a position to increase awareness of the various types of abuse and the consequences of abuse and can also offer support and solutions for solving or dealing with these problems.

**Table 3: Distribution of the respondents according to their reaction to being subjected to abuse**

| Reaction | Type of abuse | | | | | |
|---|---|---|---|---|---|---|
| | Verbal * | | Physical * | | Sexual * | |
| | n=150 | % | n=150 | % | n=195 | % |
| Sadness | 23 | 15.0 | - | - | 7 | 3.5 |
| Fear | 98 | 65.0 | 90 | 60.0 | 30 | 15.3 |
| Feelings of shame | 128 | 85.0 | 60 | 40.0 | 7 | 3.5 |
| Willing to beat/swear at/murder | 23 | 15.0 | 30 | 20.0 | 30 | 15.3 |
| Feeling nothing | 15 | 10.0 | - | - | 67 | 34.3 |
| Others (anger, hesitation) | - | - | - | - | 49 | 25.0 |

*Participants gave more than one answer

The Table No 3 shows that the reactions of the children when faced with the three types of abuse. The feeling of shame was higher among children facing verbal and physical abuse compared with those subjected to sexual abuse (3.5 percent). This is not a surprising finding considering verbal and physical abuse usually occur in front of other people. Children subjected to verbal (65 percent) and physical (60 percent) abuse felt fearful of the person who abused them compared to 15.3 percent exposed to sexual abuse. Of children who were subjected to verbal and sexual abuse, 10.0 percent and 34.3 percent respectively, stated they felt nothing at the end of abuse. In this study, the children subjected to verbal, physical and sexual abuse (15.0, 20.0 and 15.3 percent respectively) expressed they wanted to beat, swear at or murder the perpetrators.

**Table 4: Distribution of the respondents according to their coping method of coping with various types of abuse**

| Reaction | Type of abuse | | | | | |
|---|---|---|---|---|---|---|
| | Verbal* | | Physical* | | Sexual* | |
| | n=150 | % | n=150 | % | n=195 | % |
| Doing nothing | 45 | 30.0 | 38 | 25.0 | 6 | 3.0 |
| Fighting | 38 | 25.0 | 23 | 15.0 | 52 | 26.6 |
| Help of family member or relative | 23 | 15.0 | 45 | 30.0 | 38 | 19.4 |
| Run away | 53 | 35.0 | 30 | 20.0 | 22 | 11.2 |
| Respond using same methods | 45 | 30.0 | 83 | 55.0 | 52 | 26.6 |
| Use of cutting and explosive weapons | 23 | 15.0 | 8 | 5.0 | 22 | 11.2 |
| Others (reporting abuse to police, forming gang) | - | - | - | - | 14 | 7.1 |

*Participants gave more than one answer

The Table No 4 demonstrated that the coping methods used to deal with the abuse by homeless children. 'Responding with same methods' was the most common coping strategy used among children for all abuse types. 'Doing nothing' was a common coping method, particularly for children subjected to verbal and physical abuse (30 percent and 25 percent respectively). Twenty-five percent, 26.6 percent and 15.0 percent children working on the street in the study sample stated they prefer 'fighting' when faced with any kind of abuse. This method is followed by the coping method of 'help of family members or relatives' (15.0 percent, 30.0 percent, 19.4 percent respectively); or 'running away' (35.0 percent, 20.0

percent, 11.2 percent respectively). Other coping methods in this study such as, 'using cutting and explosive weapons' (15.0 percent, 5.0 percent and 11.2 percent respectively) were used less often. Reporting the abuse to police and the formation of gangs were additional coping methods. The researcher observed the majority of the working children on the street carried implements, tools or objects such as sharp items, knives and pieces of glass to protect them from abuse.

The children were asked whether they had any knowledge about the various types of abuse and coping methods. More than half the participants (60.0 percent) had knowledge about the types of abuse; 73.6 percent gained this information from their families and relatives while 23.5 percent received information from teachers and social workers. A small percentage (2.9 percent) stated they had heard about abuse from other children working on the street. Almost all the children (90.0 percent) showed interest in obtaining information about abuse and how to protect themselves while on the street. An interesting finding in this study was that 10.0 percent of the children were not willing to accept any information about abuse. When asked why, they said they did not need to know about it. The researcher concluded from the survey that today's children will become the adults of the future and will take on the responsibilities and functions of society. Since the serious issues of child abuse and violence against children negatively affect their psychosocial state and overall development. There is a need for programmes and other measures should be implemented to protect children against abuse and violence in their lives. The research studies explored those children working long hours on the streets are exposed to many hazards including sexual, emotional and physical abuse. They also face a high risk of injury or even death. Some are even forced into child prostitution or other criminal activities (Stanhope and Lancaster, 2003 and Kacker, et al., 2007). The study of Hadi (2010) found that children were physically abused, financially exploited, forced to involve in inappropriate activities and forced to work for long hours. Parker (2008) indicated children exposed to street culture frequently faced violence, various risks and problems from the police.

The researcher observed from his study that the children working on the street portrayed the police as an enemy, a fearful figure and one of the most frightening street experiences. The homeless children stated they were yelled or shouted at with the perpetrators using rude, hostile behaviour and swear words along with belittlement and humiliation toward the victims. Some of the children stated they were also abused physically and attacked with sharp instruments, as well as being kicked and hit. It was also found the

most common sources of verbal and physical abuse were from other children living or working on the street who were also users of thinner and glue sniffing, customers, police and gangs, respectively. Another important finding of this study is both female and male children said older people openly propositioned them for sexual intercourse. The psychological responses to abuse such as anxiety, denial, self-hypnosis, disassociation and self-mutilation are common. Coping strategies may include being angry with the perpetrator or acting as a passive victim, rescuer, daredevil or conformist. The children exposed to any of the abuse types may develop mental health disorders. These findings were in line with the study of Ribeiro, (2008). A study by Ahmadkhaniha et al., (2007) found that children had been sexually abused and children diagnosed with depression were more likely to have been sexually abused than children who were not depressed. Although children working on the streets contribute some money to the family budget, they stated their families despised them. Children exposed to the various types of abuse were affected negatively physiologically, psychologically and socially. Social isolation and feelings of loneliness may result from traumatic childhood experiences such as sexual abuse or other psychosocial factors that lead to feeling estranged or misunderstood by others (Rew, 2007).

**Suggestions**

1) In order to enhance the standards of care and build a protective environment for homeless children in the country, there is a need to develop standard protocols on child protection mechanisms at the district, block and village levels, defining roles and responsibilities of each individual and agency.
2) A child who has been abused or continues to be in an abusive situation, needs a variety of services, including professional help in the form of trauma counseling, medical treatment, police intervention and legal support. Such a system should be established under the scheme on child protection.
3) Annually, large numbers of homeless children go missing and there is little attempt to track them or trace them. Such children are most vulnerable to all forms of abuse and exploitation. Not only should they be tracked but existing mechanisms for their rescue, rehabilitation, repatriation and reintegration should be reviewed and strengthened while keeping in view the best interests of the child.
4) Child protection is a shared responsibility and for any intervention to be effective there should be a synergy between efforts being made by different stakeholders to address the issues. There is a need to create a mechanism that will make such a

synergy possible. These may include child protection mechanisms at village, block, district and state levels which involve parents, elected representatives of urban and rural local bodies, teachers, anganwadi workers, medical practitioners, police and social workers and responsible members of public among others.



5) Government, NGOs and civil society should make efforts to instill non-sexist norms and values through advocacy and communication strategies and campaigns using electronic, print and folk media and through open discourses on gender equity with involvement of public figures. Focus should be on elimination of discrimination and abuse of girls and on creating awareness of existing legislations.

6) The biggest challenges in child protection are the creation of a database of all child protection services, linking of lateral services, creation of a knowledge base, and tracking of missing children, all of which have to be addressed at the grassroot level. The Child Protection Data Management System should be developed at the district level itself with upward and lateral linkages.

7) All children have the right to live in safety and dignity in a protective and nurturing environment, both at home and in the community. This is possible by creating awareness of their rights, especially their right to protection, in parents and other stakeholders, putting in place laws to punish those who abuse and exploit children and taking appropriate action to strengthen accountability on the part of government and non-government agencies and the civil society.

**Conclusion**

Children working on the street are one of the groups who are at most risk for developing a variety of physical, emotional and psychological problems. Their numbers are increasing not only in India but in other countries of the world as well. Children working on the street need information and training to develop their skills and awareness about abuse. In India homeless children working on the street are not educated or informed about usual health education courses and abuses. Not only do children need to be educated about the topics of violence and abuse, social workers should also be educated about children working on the street, their problems, child abuse and violence so they can provide the most effective and beneficial means of help. In addition, social workers are in a unique position to play a key role in screening, assessing and treating all types of abuse in children. The harsh conditions under which these children live and work are a breeding ground for abuse and neglect as well as a host of physical, psychological and emotional problems. Children have the right to be

protected against the many risks they face so they may grow up to be healthy and functional members of society.

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# AN ANALYSIS OF EFFECTIVENESS TOWARDS ONLINE EDUCATION IN MUSIRI

**Dr. A. ZEENATH AMMAN**
Assistant Professor, PG Department of Commerce,
Jamal Mohamed College (Autonomous), (Affiliated To Bharathidasan University)
Tiruchirappalli – 20



## ABSTRACT

*Internet has changed the way of people to communicate shop, socialize, do business and think about knowledge and learning. Much more than just a new twist on distance learning, online schooling is changing the face of traditional classrooms and making education more accessible than ever before. SWAYAM is India's national MOOC platform, designed to achieve the three cardinal principles of India's Education policy: access, equity and quality. The newly named Education Ministry has released a new education policy with a vision reshaping the education system in India. The education policy aims to transform the education standards of India by the end of 2040. Majority of students (79%) use smartphones to study online. The report goes on to their online classes using laptops and computers and rests 4% attend through medium like tablet. For students looking to become successful outside the classroom in any career that requires verbal communication skills. This could be considered a significant drawback. This study is descriptive in nature. Both primary and secondary date collected by the researcher. To test the attitude of 100 respondents study through online education of their carrier with only the selected area. Convenient sampling techniques were used. Chi-square test has been applied to know the significance of certain variables at 5% level of significance. Flexibility, accessibility and affordability online education is gaining in popularity especially for people those who are unable to obtain education because of physical distance and unaffordable cost compared to regular studies. Therefore future studies should design aspirants or students' expectations, especially those who are new to computer-based learning. And also focus on new disciplines.*

***Key Words: Online learning, Online education, Online resources, Online platform, Online interaction.***

## INTRODUCTION

In the last 20 years, the internet has grown from being nearly non-existent into the largest, most accessible database of information ever created. It has changed the way people communicate shop, socialize, do business and think about knowledge and learning. Much more than just a new twist on distance learning, online schooling is changing the face of

traditional classrooms and making education more accessible than ever before. It is a form education where students use their home computers through the internet. For many no traditional students, among them all those who want to continue working full time or raising families, online graduations and courses have become popular in the past decade. Often online graduation and course programs, some of which are conducted using digital technologies, are provided via the online learning portal of the host university.

SWAYAM is India's national MOOC platform, designed to achieve the three cardinal principles of India's Education policy: access, equity and quality. Class Central has been keeping track of SWAYAM's progress since the platform was first announced back in August 2014. Since its beta launch in July 2017, the platform has enrolled over 10 million learners. At the rate it's growing, in a few years, SWAYAM could become the world's largest MOOC provider, offering courses in a wide variety of disciplines from prestigious Indian institutions such as IIT and central universities. In 2020, Indian universities also started offering online degrees. Class central has compiled a list 50+UGC Approved Online Degrees from India's Top Universities.

The newly named Education Ministry has released a new education policy with a vision reshaping the education system in India. The education policy aims to transform the education standards of India by the end of 2040. Majority of students (79%) use smartphones to study online. The report goes on to their online classes using laptops and computers and rests 4% attend through medium like tablet.

**IMPORTANCE OF THE STUDY**

Online programs allow people of a wide age group to learn at their own pace. Without inhibitions and without compromising on their other responsibilities. With the development of technology India has witnessed and enhanced acceptance of online education aver a period of few years. Many students and working professionals have joined different e-learning platforms in the past few years in order to complete without intervene their work and save time.

**REVIEW OF LITERATURE**

1.**Allen,I.E., and Seaman.J.(2013**): The study addresses Massive Open Online Courses (MOOC) is online learning strategic, how many students are learning online, does it take more faculty time and effort to teach online are learning outcomes in online comparable to face-to-face has faculty acceptance online increased, and barriers to widespread adoption of online learning.

2.**Bryant.J., and Bates, A.J.(2015):** This paper describes the ways in which social constructivist learning was fostered in an online teacher education program, and explores the potential of certain online tools and methods to facilitate a social constructivist approach to preparing teachers in a virtual program model.



3. **Cole,M.T., Shelly, D.J., and Swartz, L.B (2014):** This article presents the results of a three years study of graduate and under graduate students' level of satisfaction with online instruction at one university. Overall, students rated their online instruction as moderately satisfactory, with hybrid or partially online courses rated as somewhat more satisfactory than fully online courses. "Convenience" was the most cited reason for satisfaction. "Lack of interaction" was the most cited reason for dissatisfaction preferences for hybrid courses surfaced in the responses to an open-ended question asking what made the experience with online or partially online courses satisfactory or unsatisfactory.

**STATEMENT OF THE PROBLEM**

One of the most glaring issues with online education is the lack of interpersonal communication. If an online course has any sort of discussion element, it is usually written discussion in the form of an online post. For students looking to become successful outside the classroom in any career that requires verbal communication skills. This could be considered a significant drawback.

**OBJECTIVES OF THE STUDY**

1. To know the effectiveness of e-learning.
2. To know the management of time while learning through online education.
3. To know the satisfaction level through online education.
4. To know the resources that helps in online education.

**Hypothesis**

$H_{o:}$ There is no significant relation between the resources that helps to learn through online and overall satisfaction through online education.

**RESEARCH METHODOLOGY**

This study is descriptive in nature. Both primary and secondary date collected by the researcher. To test the attitude of 100 respondents study through online education of their carrier with only the selected area. Convenient sampling techniques were used. Chi-square test has been applied to know the significance of certain variables at 5% level of significance.

**Limitations of the Study**

- This study covered only working people and it may not reflect the entire population.

- It included the possibility of unreliable data collection due to time constraint.

**ANALYSIS AND DISCUSSION**



**Table – 1**

**Age Wise Classification of the Respondents**

| Age | No. of Respondents | Percentage |
|---|---|---|
| 20-30 | 30 | 30 |
| 30-40 | 25 | 25 |
| 40-50 | 32 | 32 |
| Above 50 | 17 | 17 |
| Total | 100 | 100 |

**Source: Primary Data**

The above table shows that 30 percentage of the respondents are at the age of 20-30, 25 percentage of the respondents are between the age of 30 – 40, 32 percentage of the respondents are between the age of 40 – 50 and 17 percentage of the respondents are above the age of 50.

**Table – 2**

**Education Wise Classification of the Respondents**

| Qualification | No. of Respondents | Percentage |
|---|---|---|
| UG Degree holders | 21 | 21 |
| PG Degree holders | 35 | 35 |
| Technicians | 18 | 18 |
| Professionals | 18 | 18 |
| Others | 08 | 08 |
| Total | 100 | 100 |

**Source: Primary Data**

This table depicts that 21 percentage of the respondents are UG degree holders, PG degree holders are comes under 35 percentage, 18 percentage are comes under technicians,18 percentage of the respondents are Professionals and 8 percentage of the respondents are Other category.

**Table – 3**

**Most Import Interactions Wise Classification of the Respondents**

| Interactions With | No. of Respondents | Percentage |
|---|---|---|
| Faculty - Student | 36 | 36 |
| Student – Content | 22 | 22 |
| Student – Student | 42 | 42 |
| Total | 100 | 100 |

**Source: Primary Data**

The above table portrait that 36 percentage of the respondents are interact with faculty and themselves, 22 percentage of the respondents are interact with themselves and content and remaining 42 percentage of the respondents are interact with themselves.



**Table – 4**
**E - Course Access Wise Classification of the Respondents**

| Access Based | No. of Respondents | Percentage |
|---|---|---|
| Home Computer | 30 | 30 |
| Work | 30 | 30 |
| By using Smart phones | 40 | 40 |
| Total | 100 | 100 |

**Source: Primary Data**

The above table illustrate that 30 percentage of the respondent are access their home computer, 30 percentage of the respondents are access their workplace and the remaining 40 percentage of the respondents are using their smartphones.

**Table – 5**
**E – Course Resources Wise Classification of the Respondents**

| Resources | No. of Respondents | Percentage |
|---|---|---|
| Coursera | 26 | 26 |
| YouTube | 27 | 27 |
| Lynda | 25 | 25 |
| Udemy | 22 | 22 |
| Total | 100 | 100 |

**Source: Primary Data**

This table shows that 26 percentage of the respondents are choose their course platform through Coursera, 27 percentage of the respondents are choose their course platform through YouTube, 25 percentage of the respondents are choose their course platform through Lynda and 22 percentage of the respondents are choose their course platform through Udemy.

**Chi – Square Test**
**Observed Frequency**

| e-Courses | | Overall effectiveness | | | |
|---|---|---|---|---|---|
| | Highly satisfied | Satisfied | Highly Dissatisfied | Dissatisfied | Total |
| Coursera | 10 | 08 | 02 | 06 | 26 |
| Youtube | 12 | 08 | 04 | 03 | 27 |
| Lynda | 09 | 09 | 03 | 04 | 25 |
| Udemy | 11 | 08 | 01 | 02 | 22 |
| | 42 | 33 | 10 | 15 | 100 |

**Chi-square for comparing the selected e-courses and their Overall Effectiveness**

| O | E | O-E | $(O-E)^2$ | $(O-E)^2/E$ |
|---|---|---|---|---|
| 10 | 10.92 | -0.92 | 0.8464 | 0.0775 |

| | | | | |
|---|---|---|---|---|
| **12** | **11.34** | **0.66** | **0.4356** | **0.0384** |
| **09** | **10.05** | **-1.05** | **1.1025** | **0.1097** |
| **11** | **09.24** | **1.76** | **3.0976** | **0.3352** |
| **08** | **8.58** | **-0.58** | **0.3364** | **0.0392** |
| **08** | **8.91** | **-0.91** | **0.8281** | **0.0929** |
| **09** | **8.25** | **0,75** | **0.5625** | **0.0682** |
| **08** | **7.26** | **0.74** | **0.5476** | **0.0754** |
| **02** | **2.6** | **-0.6** | **0.3600** | **0.1385** |
| **04** | **2.7** | **1.3** | **1.6900** | **0.6259** |
| **03** | **2.5** | **0.5** | **0.2500** | **0.1000** |
| **01** | **2.2** | **3.2** | **10.2400** | **4.6545** |
| **06** | **3.9** | **2.1** | **4.4100** | **1.1307** |
| **03** | **4.05** | **-1.05** | **1.1025** | **0.2722** |
| **04** | **3.75** | **0.25** | **0.0625** | **0.0166** |
| **02** | **3.3** | **-1.3** | **1.6900** | **0.5121** |
| | | | | **8.287** |

**Degree of freedom**

**=(r-1) (c-1)**

**= (4-1) (4-1)**

**= 9**

**Calculated value = 8.287**

**Degree of freedom = 9**

**Table value = $X^2$ 0.05 = 16.9190**

The calculated value is lesser than the table value; this indicates that there is significant association between selected online course and their overall effectiveness. Therefore null hypothesis is accepted.

**Findings**

1. It is noticed that 32% of the respondents are at the age of 40 – 50 apply through online education for their work promotion.
2. It is found that 35% of the respondents are PG degree holders.
3. It is realized that 42% of the respondents are mostly interact with themselves together.
4. It is observed that 40% of the respondents are access their online course through using smartphones.
5. It is discover that 27% of the respondents are chosen their platform to study is YouTube.

**Suggestions**

1. It should increase access to learning and training as a matter of equity.

2. It can provide maximum opportunity for updating skills to pass away various competitive examinations.
3. It should provide the optimum utilization of resources.
4. In this emerging trend online education must provide emergency training for key target areas
5. Online education should add an international dimension to the educational experience.

**Conclusion**

Online education is here and is highly likely to stay and grow. Undoubtedly, online education has developed rapidly, and fueled by internet connectivity, advanced technology and a massive market. Future generation must have some additional skills to develop their carrier. There are more number of institutions avail the online courses without intervene their required time. Depending upon the convenient of the student they would allot the time. Material may also share through their website. It will avail at all the time and students may learn whenever they have time. Flexibility, accessibility and affordability online education is gaining in popularity especially for people those who are unable to obtain education because of physical distance and unaffordable cost compared to regular studies.

**Scope for Further Research**

Online education is a growing trend and more and more institutions offer more and new version of online courses and assure increasing number of aspirants. Therefore future studies should design aspirants or students' expectations, especially those who are new to computer-based learning. And also focus on new disciplines.

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# A STUDY ON CUSTOMER PERCEPTION TOWARDS HOUSING LOANS IN INDIAN OVERSEAS BANK IN TIRUCHIRAPPALLI DISTRICT

**Dr. S. GULAM MOHAMED**
Former Head and Associate Professor, PG & Research Department of Commerce
Jamal Mohamed College (Autonomous) (Affiliated to Bharathidasan University)
Tiruchirappalli – 20, Tamilnadu, India

**K.BEEMA RAO**
Ph.D Research Scholar, PG & Research Department of Commerce
Jamal Mohamed College (Autonomous) (Affiliated Bharathidasan University)
Tiruchirappalli – 20 Tamilnadu, India



## ABSTRACT

*A home loan is a long term commitment which is critical. There are lot many banks and financial institutions through which one can easily avail a home loan. Using customer view assessment and evaluation, various housing finance establishments can focus on the issues most important to the customer and understand points of service strength and weaknesses as viewed by the customer. Consequently, the housing finance sector, as a whole, can develop pertinent service-oriented performance measures and improve the quality of the service offered to society to levels consistent with customer expectation. The study aims at studying the customers' perception on the home loans offered by Indian Overseas Bank Limited, the factors influencing customers in choosing a housing finance agency, reasons for pre closure of home loans and customers' opinion about the Electronic Clearing Service of Indian Overseas Bank Limited.*

**Keywords: Housing Loan, Customer Perception, Indian Over Seas Bank**

## Introduction

A home loan is a long term commitment of 15-20 years, several factors like expertise, quality of service, in-depth domain knowledge and the company's level of commitment and transparency right through, the loan procedures, the fine print, quality of services offered and safe retrieval of the title deed are critical. There are lot many banks and financial institutions through which one can easily avail of a home loan at reasonable rate of ability to attract and retain customers that are willing to purchase goods and services at prices that are profitable to the company. Consumer perception describes how customers and potential customers view a company and its products and services. Consumer perception is important to businesses since it can influence consumer behavior, which ultimately affects the profitability of a business.

## Review of Literature

Review of literature helps a researcher to get acquainted with his/her selected research problem and also may provide some guidelines in selecting a proper research methodology. It is also helpful in finding out the research gaps in the existing literature.

**Dr. K. Shahar 2020 "Customer Satisfaction towards Home Loan of Public and Private Sector Banks in Kerala – A Comparative Study"** The study has identified various

factors that lead to satisfaction of home loan borrowers of public and private sector banks in Kerala. From among a large number of factors that contribute to the satisfaction of borrowers, a few of them were taken into account. The study also confined to the area of home loan policy, amenities provided by banks to its customers, the behavioural attitude of bank staff and the satisfaction of customers as a whole to these sectors of financial institutions.



**P. Vimala 2019 "Customers Satisfaction towards Housing Finance of Commercial Banks in Chennai City"** Housing generally refers to the social problem of ensuring that members of society have a home in which to live, whether it is a house or some other kind of dwelling or shelter. Globalization of banking industry has sparred a new era of international expansion of financial markets. In India, the Banking Regulation Act was passed in the parliament in 1949 and the globalization of banking sector was open for private bankers and foreign bankers to banking industry.

**Mr.Mayur Gaurav 2019"A Study of Consumer perception on SBI Home Loan with Special reference to Pune City"** In recent days Pune city is witnessing a change in consumerism. The market is now mainly consumer driver. The focus is shifting for product based marketing to need based marketing in banking sectors. Consumer is given much option to make a decision. In home loan sector is no faulty to this general trend. An effective communication is crucial for reaching the target audience. So it is important that we study the consumer perception of the home loan customers which will give us feedback or suggestion on how marketing strategies can be worked.

**Objectives of the study**

1. To analysis the customer perception on housing loans offered by Indian Overseas Bank
2. The study the factors influencing the customer's choice of housing finance Companies**.**

**Scope of the study**

In view of the objectives set for the research. The study examines efforts made by the government in the policies are helpful to housing loan customer perception. The study mainly concerned with evolution of operational of Indian Overseas Bank with regard to providing housing loans to individual customers and examine the operational factor with influenced them in the selection of housing loans.

**Research Methodology**

**Type of Study:** The type of research design used here is the descriptive research. Descriptive research is carried out to describe the characteristics of consumer segment viz., demographic, socio-economic, geographic, psychographic and benefits sought.

**Area of the Study:** Tiruchirappalli District

**Sample Size:** 150

**Sampling Technique:** The sampling technique used in this research is convenience sampling. Convenience sampling is a non-probability sampling technique where subjects are used.

**Primary Data:** A broad questioner was administrated to the individual housing loans of Indian Overseas Bank to know the perceptions.

**Secondary Data:** The secondary data was obtained from research journals, books, and websites and published records.

**Tools Used:** The tools that are used are percentage analysis, Chi- Square analysis and Mean Score.



**Limitation of the study**

1. Only the individual loan schemes offered by the banks in the studied
2. The review of the study the evolution of the institution has been done in the basis of their report at all India level.
3. The market survey was conducted only in Tiruchirappalli, Further the survey method which adopted for collecting the data in this study has it is own limitations.

**Data Analysis and Interpretation**

**Table.No.1**

**DEMOGRAPHIC FACTORS OF THE RESPONDENTS**

| Gender | No. of Respondents | Percentage |
|---|---|---|
| **Male** | 122 | 81.3 |
| **Female** | 28 | 18.7 |
| **Total** | **150** | **100** |
| **Age (In Years)** | **No. of Respondents** | **Percentage** |
| **25 – 35** | 41 | 27.3 |
| **35 – 45** | 51 | 34.0 |
| **45 – 55** | 43 | 28.7 |
| **55 – 65** | 15 | 10.0 |
| **Total** | **150** | **100** |
| **Educational Qualification** | **No. of Respondents** | **Percentage** |
| **Up To Class 12** | 30 | 20.0 |
| **Diploma** | 19 | 12.7 |
| **Graduate** | 50 | 33.3 |
| **Post Graduate** | 50 | 33.3 |
| **Others** | 1 | 0.7 |
| **Total** | **150** | **100** |

| Occupation | No. Of Respondents | Percentage |
|---|---|---|
| **Salaried** | 101 | 67.3 |
| **Self-Employed** | 26 | 17.3 |
| **Others** | 23 | 15.3 |
| **Total** | **150** | **100** |
| **Marital Status** | **No. of Respondents** | **Percentage** |
| **Married** | 133 | 88.7 |
| **Unmarried** | 17 | 11.3 |
| **Total** | **150** | **100** |
| **Monthly Income** | **No. of Respondents** | **Percentage** |

| | | |
|---|---|---|
| **15,000-35,000** | 61 | 40.7 |
| **35,000-55,000** | 28 | 18.7 |
| **55,000-75,000** | 22 | 14.7 |
| **More than 75,000** | 31 | 20.7 |
| **Others** | 8 | 5.3 |
| **Total** | **150** | **100** |
| **Location** | **No. of Respondents** | **Percentage** |
| **Urban** | 86 | 57.3 |
| **Semi-urban** | 31 | 20.7 |
| **Semi-rural** | 16 | 10.7 |
| **Rural** | 17 | 11.3 |
| **Total** | **150** | **100** |

***Source: Primary Data***

**Inference**

**Gender:** The table shows that the demographic factor influenced from the 81.3 percent of the respondents were Male Category and 18. 3 percent of the respondents were Female Category.

→ ***It is conclude that the 81.3 percent of the respondents were Male.***

**Age:** The table shows that the demographic factor influenced from the 20 percent of the respondents were 25-32 age group and 34 percent of the respondents were 34-45 age group and 28.7 percent of the respondents were 45-55 age groups and 10 percent of the respondents were 55-65 age group.

→ ***It conclude that the 34 percent of the respondents were 25-32 age groups***

**Educational Qualification:** The table shows that the demographic factors influenced from the 20 percent of the respondents were UP to $12^{th}$ and 12.3 percent of the respondents were Diploma and 33.3 percent of the respondents were graduate and post graduate and 0.7 percent of the respondents were others.

→ ***It is known that the qualification of the 33.3 percent of the respondents were Diploma and Post Graduates.***

**Occupation:** The table shows the revels from the demographic factors influenced from the 67.3 percent of the respondents were salaried peoples and 17.3 percent of the respondents were self-employed and 15.3 percent of the respondents were others.

→ ***It is known that the occupation of the 67.3 percent of the respondents were Salaried People.***

**Marital Status:** The table shows that the demographic factors influenced from the 88.3 percent of the respondents were Married peoples and 11.3 percent of the respondents were Un- Married peoples**.**

→ ***It is known that the 88.3 percent of the respondents were Married People***

**Monthly Income:** The table shows that the demographic factor influenced from the 40.7 percent of the respondents were 15,000-35,000 and 18.7 percent of the respondents were 35,000-55,000 and 14.7 percent of the respondents were 55,000-75,000 and 20.7 percent of the respondents were More than 75,000 and 5.3 percent of the respondents were others.

→ ***It is known that the majority of the 40.7 percent of the respondents were in the monthly income from 35,000 to 55,000***

**Location:** The table shows that the demographic factors revels that the 57.3 percent of the respondents were urban areas and 20.7 percent of the respondents were Semi Urban areas and 10.7 percent of the respondents were Semi Rural areas and 11.3 percent of the respondents were rural areas.



→ ***It conclude that the majority of the 57.3 respondents in the location of Urban Areas.***

**Table.No.2**

**DISTRIBUTION OF RESPONDENTS BASES ON THE CUSTOMERS ASSOCIATION WITH INDIAN OVERSEAS BANK**

| Association With Indian Overseas Bank | No. of Respondents | Percentage |
|---|---|---|
| **Less than five** | 66 | 44 |
| **Five to Ten** | 49 | 32.7 |
| **Ten to Fifteen** | 26 | 17.8 |
| **More than Fifteen** | 09 | 06 |
| **Total** | **150** | **100** |

***Source: Primary Data***

**Inference**

The table shows that the distribution of the respondents based on the customers association with the IOB from 44 percent of the respondents were less than 5 and 32.7 percent of the respondents were 5-10 and 17.7 percent of the respondents were 10-15 and 6 percent of the respondents were more than 15 in the distribution of customers**.**

→ ***It is known that the majority of the distribution of respondents were 32.3 percent of the respondents were 5 -10***

**Table No.3**

**CHI-SQUARE TEST ON THE RELATIONSHIP BETWEEN CUSTOMERS ASSOCIATION WITH INDIAN OVERSEAS BANK AND PEOPLE FACTORS**

**$H_0$:** ***There is no significant relationship between the customers' association with Indian Overseas Bank and their perception on the products.***

**$H_a$:** ***There is significant relationship between the customers' association with Indian Overseas Bank and their perception on the products.***

| Factors | Chi –Square Value | P | Result |
|---|---|---|---|
| **Courteousness** | 7.260 | 0.840 | **Accepted** |
| **Communication** | 9.671 | 0.645 | **Accepted** |
| **Expertise** | 12.370 | 0.416 | **Accepted** |
| **Guideless** | 15.275 | 0.227 | **Accepted** |
| **Explanation on terms** | 12.943 | 0.373 | **Accepted** |
| **Readness to Meet Customers** | 16.138 | 0.185 | **Accepted** |
| **Behavior** | 12.709 | 0.391 | **Accepted** |

| | | | |
|---|---|---|---|
| **Quarry Handling** | 9.750 | 0.638 | **Accepted** |
| **Overall Service** | 6.210 | 0.905 | **Accepted** |

***Source: Primary Data***

**Inference**



The table shows that the relationship between the customer associations with the IOB in the 0.840 is accepted and 0.645 is accepted and 0.416 in the p value is accepted and 0.227 is accepted and behavior and 0.373 is accepted and 0.185 is accepted and 0.391 is accepted and 0.638 is accepted and 0.905 is accepted.

→ ***It is known that is the relationship between the customer association with the IOB of people factors i.e., 0.905 and 0.840 is accepted in the hypothesis***

**Table No.4**

**CHI-SQUARE TEST ON THE RELATIONSHIP BETWEEN CUSTOMERS ASSOCIATION WITH INDIAN OVERSEAS BANK AND PRODUCT FACTOR**

**$H_0$:** ***There is no significant relationship between the customers' association with Indian Overseas Bank and their perception on the process.***

**$H_a$:** ***There is significant relationship between the customers' association with Indian Overseas Bank and their perception on the process***

| Factors | Chi- square | 'P' | Result |
|---|---|---|---|
| **Variety Of Home Loan** | 5.177 | 0.952 | **Accepted** |
| **Competitive** | 14.515 | 0.269 | **Accepted** |
| **Reasonable Processing Fees** | 13.864 | 0.309 | **Accepted** |
| **Flexible** | 18.241 | 0.109 | **Accepted** |
| **Flexible Tenure** | 7.633 | 0.813 | **Accepted** |
| **Availability Of Prepayment** | 9.804 | 0.367 | **Accepted** |

***Source: Primary Data***

**Inference**

The table shows that the chi square value in the relationship between customers association with product factors. 5.177 is the variety of housing loan is accepted and 14.515 the competitive is accepted and 13.864 in the reasonable processing fees that accepted and 18.241 were flexible is accepted and flexible tenure is 7.633 is accepted and availability of repayment is accepted.

→ ***It is conclude that the chi square value in the relationship between customers association with products in all factors is accepted.***

**Table No. 5**

**MEAN SCORE: REASONS FOR PRE CLOSURE OF HOUSING LOANS**

**$H_0$:** ***There is no significant relationship between the customers' demographic profile and their opinion about ECS.***

**$H_a$:** ***There is a significant relationship between the customers' demographic profile and their opinion about ECS***

| Reasons | Mean Score | Rank |
|---|---|---|
| **High Interest Rate** | 3.11 | 2 |
| **Availability of Ready Funds** | 2.87 | 1 |

| | | |
|---|---|---|
| **Plan For Availing New Loans** | 4.37 | 4 |
| **Reduction of Financial Commitments** | 4.05 | 3 |
| **Extensive Mortgage Period** | 4.44 | 5 |
| **Plan of Selling The Property** | 5.51 | 6 |
| **Moving To A Different Geographic Location** | 6.51 | 8 |
| **Demise of The Customer** | 7.46 | 10 |
| **Change In Career** | 6.54 | 9 |
| **Additional Responsibilities (Marriage, Children)** | 5.91 | 7 |

***Source: Prime Dara***

**Inference:**

The table shows that the relationship between the customer demographic profile and opinion about ECS. The mean score is value of high interest rate is 3.11 in 2 Rank and availability of ready funds is 2.87 in 1 Rank and plan for availing new loans is 4.37 is 4$^{th}$ Rank and reduction of financial commitments is 4.05 is 3$^{rd}$ Rank and extensive mortgage period is 4.44 is 5$^{th}$ Rank and plan of selling the property is 5.51 is 6$^{th}$ Rank an moving to a different geographic location is 6.51 is 8$^{th}$ Rank and demise of the customer is 7.46 is 10$^{th}$ Rank and change in career is 6.54 is 9$^{th}$ Rank and additional responsibility is5.91 is 7$^{th}$ Rank.

→ ***It is conclude that the mean score of the reasons for pre closure of housing loans is the 1$^{st}$ Ranks is Availability of ready funds.***

**Findings**

**Findings from Percentage Analysis**

1. It is conclude that the 81.3 percent of the respondents were Male.
2. It conclude that the 34 percent of the respondents were 25-32 age groups
3. It is known that the qualification of the 33.3 percent of the respondents were Diploma and Post Graduates.
4. It is known that the occupation of the 67.3 percent of the respondents were Salaried People
5. It is known that the 88.3 percent of the respondents were Married People
6. It is known that the majority of the 40.7 percent of the respondents were in the monthly income from 35,000 to 55,000
7. It conclude that the majority of the 57.3 respondents in the location of Urban Areas**.**
8. It is known that the majority of the distribution of respondents were 32.3 percent of the respondents were 5 -10

**Findings from Chi- Square Test**

1. It is known that is the relationship between the customer association with the IOB of people factors i.e., 0.905 and 0.840 is accepted in the hypothesis.
2. It is conclude that the chi square value in the relationship between customers association with products in all factors is accepted**.**

**Findings from Mean Score**

1. It is conclude that the mean score of the reasons for pre closure of housing loans is the 1$^{st}$ Ranks is Availability of ready funds.

**Suggestions**

The following are the very unique suggestions derived out of the customers' satisfaction towards housing loans various aspects have been taken into account to bring out valuable suggestions that would bring overall satisfaction of the customers who intend to apply the following loans in prefer too.



1. The loan application formalities should simplify. Most of the customers opined that institutions should not change any processing, administration, conversation fee and other charges like prepayment penalty.
2. Rate of interest should be competitive with other financial institution. Proper credit appraisal of the customers should be done. If should more number of the branches in different cities and tap the rural area.
3. The number of staff handling loan affairs should be increased. To respect the customers by giving them individual attention and also help them to know the bank better by public sector bank, there should be lesser formalities for providing the home loans.

**Conclusion**

The study mainly focuses on studying the customers' perception towards Indian Overseas Bank in housing loans in Tiruchirappalli district. The study is based on descriptive research and follows a convenience sampling technique with a sample size of 150 Respondents. Findings reveal that the customers perceive the overall service of the employees to be very good on an average. On a majority, the customers agree that the products and processes are also effective. The following suggestions and recommendations are offered based on the knowledge gained during the study and based on the findings of the analysis. The customers felt that there is no proper updating of repayments. The company can improve the service by enabling automatic generated SMS or e-mails to be sent as soon as the entries are made in the loan accounts of the customers in the system.

**Scope for Further Research**

1. The study can be extended to other financial institutions or may be extended to other regions.
2. Further, the study can also be conducted on assessing customer perception and satisfaction Towards Housing Loans and the factors that may influence the preferences towards the commercial banks in India.

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# A STUDY ON CONSUMER'S AWARENESS OF ORGANIC FOOD PRODUCTS IN TIRUCHIRAPPALLI DISTRICT

**T. JAYAKUMAR**
Ph.D. (PT) Research Scholar in Commerce, PG & Research Department of Commerce,
Jamal Mohamed College (Autonomous),
(Affiliated to Bharathidasan University), Tiruchirappalli, Tamilnadu, India

**Dr. G. PASUPATHI**
Research Supervisor &Assistant Professor, PG & Research Department of Commerce,
Jamal Mohamed College (Autonomous),
(Affiliated to Bharathidasan University), Tiruchirappalli Tamilnadu, India

**Abstract**

*Organic market is growing throughout the world, as many people understand the importance of consuming organic food products. Organic products are mainly organic food, or products of cultivation that avoid the artificial and harmful agriculture enhancers like fertilizers or pesticides, insecticides etc. Consumersnow-a-daysare very particular about the products they are consuming, Thus the concept of organic food product come into picture. This concept is gaining impetus in society especially after increase in health problems in individuals. The study aims at understanding the consumer's awareness of organic food products. The objectives are to examine the organic cognizance, level of awareness of the respondents. 107 respondents have been selected purposively. Tools used for the study are Percentage analysis and Chi-Square Test.*

***Keywords: Organic food, Consumer awareness, Consumer behavior***

## INTRODUCTION

The term "organic" refers to the way agricultural products are grown and processed. Organic foods are known not just for a simple taste and nutritional quality. Organic meaning "natural" means grown without pesticides and chemicals in living organic soil, the way God intended to provide you a strong immune system and all the healthy vitamins and nutrients needed for your complete health. Post Pandemic there is a renewed focus on building immunity and health. This has given rise to clean and organic food stores in ever locality. The organic food market in India is a niche market, with the market expected to see wider penetration in the coming years. Owing to the growing incidences of food adulteration, the demand for organic food is anticipated to rise in the coming years. The Government of India is encouraging organic farming through financial assistance to farmers who are implementing organic farming under various government schemes. This is expected to be a key trend guiding the growth of the India organic food market. The India organic food market reached a

value of USD 849.5 million in 2020.The market is further expected to grow at a CAGR of about 20.5% in the forecast period of 2021 and 2026 to reach a value of about USD 2601 million by 2026.



## LITERATURE REVIEW

**WitoldKozirok, et al., (2016),** made an attempt to investigate and determine the attitudes towards organic foods and the types and significance of the desired factors determining the satisfaction of customers who purchased organic foods products. The sample size contained 150 consumers. The statistical tools such as percentage analysis, mean and chi-square test were applied for analysis of the collected data. From the study, it was found that the consumers of organic foods presented positive attitudes with a tendency towards neutral attitudes. The most significant qualities of food that determined the satisfaction of consumers was a short shelf-life, health properties, the belief in a low content of pollutants in the organic foods and taste. From the results, it was found that the specialized shops, supermarkets and discount shops and organic foods producers were the main purchase locations. The factors that were least significant for the respondents included promotional qualities.

**NenadPeric, et al., (2017),** made an attempt to find the attitude of the people in Croatia and Serbia about Organic farming potentials. The aim of this research was to investigate the association between socio-demographic variables and attitudes of respondents from Serbia and Croatia towards organic food. This study used the quantitative methods of research. For data analysis, this research used a descriptive analysis like percentages, arithmetic mean, the chi-square test, t-test, ANOVA, multiple linear regression and Pearson correlation coefficient. Also, consumers had shown a high degree of self-awareness in making decisions about the purchase of organic products, which made brand communication at the point of sale very important.

**WahyudiDavid., and Ardjansyah. (2017),** this study investigates the young consumers' perception towards organic food in Indonesia. Data collected from 253 respondents were ranging the age between 17 to 23 years. The results revealed that organic food products are healthier, higher in quality, tasting better and safer thancompared to conventional food believed by the consumers. The preferable place forbuying the product in supermarkets. These findings benefit the sellers and retailers and also assist in developing marketing strategies to gain the potential consumers.

**NenadPeric, et al., (2017),** made an attempt to find the attitude of the people in Croatia and Serbia about Organic farming potentials. The aim of this research was to investigate the

association between socio-demographic variables and attitudes of respondents from Serbia and Croatia towards organic food. This study used the quantitative methods of research. For data analysis, this research used a descriptive analysis like percentages, arithmetic mean, the chi-square test, t-test, ANOVA, multiple linear regression and Pearson correlation coefficient. They concluded that the biggest difference between consumers in Serbia and Croatia was in the level of trust in the media and organic food advertisements. The financial factor was especially significant for the markets of Serbia and Croatia. Also, consumers had shown a high degree of selfawareness in making decisions about the purchase of organic products, which made brand communication at the point of sale very important.

According to **Nayana Sharma and Dr. RituSinghvi (2018),** their study also revealed the availability of the market can influence consumer's preferences and choices for purchasing organic food products. This paper thus provides vital information that there will be more demand of the organically grown food products in coming future, so it's high time for producer, traders, consumer and government itself to focus over the niche market of organic. Singh et al. studied organic cotton farming which helped in garment manufacture in Madhya Pradesh. According to his reports, 80% farmers shifted to organic farming due land quality improvement and at least 36% due to assured market. Sharma explained the factors determining consumer's acceptance and preference for food in general. Many factors combine and interact to make buying a complex process. Price was identified as an important factor; however, it had some limitations on the consumer's choice. Factors like sensory attributes regional preference, age, sex, interest, motivation, discrimination, and income also influenced food consumption. Shukla et al. conducted a survey to know the consumer response to green market opportunities. It was found that the customers were appraising the organic products on safety to nature and human health and that their brand awareness was generally low.

## SIGNIFICANCE OF THE STUDY

India has emerged as one of the largest potential markets for organic food consumption globally owing to the fact that organic products are healthy, contain no chemicals or preservatives and are completely natural. The product does not contain any genetically modified ingredients or artificial additives. Organic food promotes a balance of human, other living organisms and the nature. It also promotes no artificial preservatives and best maintain the originality of food. This prevents excess use harmful ingredients and thereby ensures health. This study attempted to gain knowledge about consumer awareness

towards organic food products.

**STATEMENT OF THE PROBLEM**



Awareness about organic products is growing day-by-day. The adoption and cultivation based on chemical fertilizers are gradually and marginally declining because of the level of awareness among consumers that enhanced the cultivating habits among farmers which itself is a good sign for the growth of the organic food products in the era of chemical revolution.Information about consumers' awareness is an essential element for farmers and marketing agencies to successfully plan production that can capture a greater market share. Awareness about negative externalities generated by conventional farming is gaining momentum with consumers around the world, opting for alternatively, namely organically, and produced food products. Awareness of organic food is growing due to people have started to accept the fact that today non-organic items carry contamination of chemicals. The rationale for carrying out this study is that consideration for the environment could come only from well-informed citizens who are aware of, and fully committed to their rights to a quality health and environment.

**OBJECTIVES OF THE STUDY**

1. To ascertain consumer awareness towards organic food products in Tiruchirappalli district
2. To determine other factors associated with the awareness level.
3. To offer suggestions based on the finding of the study.

**FRAMEWORK OF HYPOTHESIS**

- There is no significant relationship between category of the users and their level of awareness about facts of organic food products.

**SCOPE OF THE STUDY**

Ecological products ideas are evolving around the world that has come into survival due to the turbulences caused by the pollutants. This has important effect in the health issues of the people who suffer with sicknesses that strongly affect their natural system. Organic promotion, thereby, helps in protecting the environment and the health of the people. The present study attempts to examine the consumer awareness towards Organic Products, which helps to understand the consumer's point of view towards the organic products in Tiruchirappalli District.

## RESEARCH METHODOLOGY

### Nature of Study

The researcher used descriptive type of research. This research design deals with describing the characteristics of individual or groups of organic food consumers. Descriptive research describes the situation as it exists at present. In this study the research is analyzing the consumer's awareness towards organic food products in Tiruchirappalli district.

### Source of data and Sampling Design

Primary data had been collected from different locations of Tiruchirappalli district by means of structured questionnaire. In addition, the secondary data were collected from various books, Journals and relevant websites have also been used. The sample size is 107 convenient sampling has been conducted.

## ANALYSIS OF DATA

**Demographics of the Respondents**

| S. No. | Demographics | Respondents (107 Nos.) | Percentage (100%) |
|---|---|---|---|
| **01.** | **Age** | | |
| | Less than 20 years | 1 | .93 |
| | 21 to 30 years | 50 | 46.72 |
| | 31 to 40 years | 28 | 26.16 |
| | 41 to 50 years | 18 | 16.82 |
| | Above 51 years | 10 | 9.35 |
| **02.** | **Gender** | | |
| | Male | 77 | 71.96 |
| | Female | 30 | 28.04 |
| **03.** | **Marital Status** | | |
| | Married | 66 | 61.68 |
| | Unmarried | 41 | 38.32 |
| **04.** | **Educational Qualification** | | |
| | No education | 1 | .93 |
| | Schooling | 1 | .93 |
| | Diploma | 2 | 1.87 |
| | Undergraduate | 12 | 11.21 |
| | Post Graduate | 65 | 60.75 |
| | Professional | 23 | 21.50 |
| | Others | 3 | 2.80 |
| **05.** | **Occupation** | | |
| | Employee | 47 | 43.92 |
| | Professional | 21 | 19.63 |
| | Business | 23 | 21.50 |
| | House wife | 4 | 3.74 |
| | Others | 12 | 11.21 |
| **06.** | **Family Size** | | |
| | 1 to 4 members | 37 | 34.58 |
| | 5 to 7 members | 66 | 61.68 |
| | Above 7 members | 4 | 3.74 |
| **07.** | **Economic Status** | | |
| | Below Rs.5000 | 6 | 5.61 |
| | Rs.5001 to 10000 | 28 | 26.17 |
| | Rs.10001 to 20000 | 21 | 19.63 |

| | | | |
|---|---|---|---|
| | Rs.20001 to 30000 | 12 | 11.21 |
| | Rs.30001 to Rs.40000 | 10 | 9.35 |
| | Above Rs.40000 | 30 | 28.03 |
| **08.** | **Decision Maker** | | |
| | Self | 47 | 43.93 |
| | Spouse | 27 | 25.23 |
| | Parents | 33 | 30.84 |
| **09.** | **Place of Living** | | |
| | Urban | 65 | 60.75 |
| | Semi-urban | 30 | 28.04 |
| | Rural | 12 | 11.21 |

It is observed from the table that majority (46.72%) of the respondents belong to the age between 20 and 30 years. Majority (71.96%) of the respondents is male and 28.04% of the respondents are female. It is evident that most (61.68%) of the respondents are married and 38.32% of the respondents are unmarried. It is understood that most (60.75%) of the respondents are qualified with post-graduation. It is understood that maximum (43.92%) of the respondents are employed in public / private companies. It is understood that most (61.68%) of the respondents indicated that the size of their family is between 5 and 7members. It is clear from the above table that maximum (28.03%) of the respondents are having income above Rs.40000 per month. Majority (25.23%) of the respondents said self-decision maker in their family. It is understood from the table that (60.75%) of the respondents are living in urban areas.

**Opinion about Level of Awareness about the Impact of other food products**

| Level of Awareness | Highly Known | Moderately Known | Not Known |
|---|---|---|---|
| Other Products | 36 (33.64) | 65 (60.75) | 6 (5.61) |
| non-natural | 43 (40.19) | 56 (52.33) | 8 (7.48) |
| Pesticides | 56 (52.34) | 44 (41.12) | 7 (6.54) |
| Medicament | 37 (31.78) | 58 (54.21) | 12 (11.21) |
| Harmonic imbalance | 30(28.04) | 57 (53.27) | 20 (18.69) |
| Infertility | 30 (28.04) | 50 (46.73) | 27 (25.23) |
| Disease prone | 41 (38.32) | 45 (42.05) | 21 (19.63) |

From the above table shows that most (60.75%) of the respondents are moderately known about the impact of non- organic nature of the other food products. It is observed that more than half (52.33%) of the respondents are moderately known about the artificial ingredients available in the non-organic food products. It is clear from, the above table that more than half (52.34%) of the respondents are highly known about the pesticides present in

the non-organic food products. It is found that (54.67%) of the respondents are known about the Medicament nature in the non-organic food products that is injurious to health. 53.27% of the respondents are known about the non-organic food products will create an impact in hormonal imbalance. Maximum (46.73%) of the respondents are known that the non- organic food products will create infertility in the human beings. Maximum (42.05%) of the respondents are known that the impact of non-organic food products are disease prone in nature

**Category of the users and Awareness about the Facts of Organic Food Products**

**H0:** There is no significant relationship between category of the users and their level of awareness about facts of organic food products.

**Organic Food Products and level of Awareness about the Facts of Organic Food Products**

| Opinion | Awareness | Category in organic food products | | | Results |
|---|---|---|---|---|---|
| | | User | Non-User | Total | |
| Awareness about its advantaged | Highly aware | 36 | 10 | 46 | $\chi^2$: 21.530 |
| | Aware | 30 | 14 | 44 | |
| | Somewhat aware | 4 | 9 | 13 | |
| | Not Aware | 1 | 3 | 4 | |
| Type of organic food production | Highly aware | 15 | 4 | 19 | $\chi^2$: 6.835 |
| | Aware | 25 | 10 | 35 | |
| | Somewhat aware | 18 | 12 | 30 | |
| | Not Aware | 11 | 8 | 19 | |
| | Highly Not aware | 2 | 2 | 4 | |
| Organic food standards | Highly aware | 15 | 4 | 19 | $\chi^2$: 17.273 |
| | Aware | 25 | 6 | 31 | |
| | Somewhat aware | 14 | 14 | 28 | |
| | Not Aware | 14 | 10 | 24 | |
| | Highly Not aware | 3 | 2 | 5 | |
| Organic Certificate from certifying agencies | Highly aware | 15 | 3 | 18 | $\chi^2$: 8.566 |
| | Aware | 20 | 10 | 30 | |
| | Somewhat aware | 15 | 11 | 26 | |
| | Not Aware | 14 | 11 | 25 | |
| | Highly Not aware | 5 | 3 | 8 | |

- The chi-square value is found to be greater than the table value at 5% level and hence, it is concluded that the "Category of the users and their level of awareness about its advantage" are significantly associated and holds good. Hence, the null hypothesis is rejected.
- The chi-square value is found to be less (6.835) than the table value (9.488) at

5% level and hence, it is concluded that the "Type of the users and their level of awareness towards organic food production methods" are not significantly associated and does not hold good. Hence, the null hypothesis is accepted.

- The chi-square value is found to be more (17.273) than the table value (9.488) at 5% level and hence, it is concluded that the "Category of the users and their level of awareness towards organic food standards" are significantly associated and holds good. Hence, the null hypothesis is rejected.
- The chi-square value is found to be less (8.566) than the table value (9.488) at 5% level and hence, it is concluded that the "Category of the users and their level of awareness towards Organic Certificate from certifying agencies" are not significantly associated and does not hold good. Hence, the null hypothesis is accepted.

**Findings**

The respondents are moderately aware about the impact of non-organic nature of the food products. It is understood that maximum of the respondents opined that difficult in identifying the organic food products in the market. Most of the level of opinion about level of awareness about the impact of other food products is moderate. "Category of the users and their level of awareness about its advantage" are significantly associated and holds good. "Type of the users and their level of awareness towards organic food production methods" are not significantly associated and does not hold good. "Category of the users and their level of awareness towards organic certificate from the certifying agencies".

**Suggestions**

- In-shop sales in general stores is particularly needed to be improved through explaining the product by word of mouth and that initiative will bring more consumers to buy the organic food product. Its help to enhance the sale of the organic food products.
- Publicity is a much-needed tool to promote any type of product. The day-to-day changes in the product that has been innovated by the manufacturers should reach the public that too through the product value addition which will get more weight to the organic food products.
- More people opt for organized organic outlet, hence, proper display, arrangements, showcases, etc. activities will attract the consumers towards

their attitude to go for organic food products.

**Conclusion**



The demographic variables of the consumers are analyzed, factors were considered towards purchase of organic food products, the awareness of the consumers are measured based on their level of preference for the organic food products has been predict and the source of influence to bring out the product among consumers is analyzed in the study. The consumer awareness towards preferring organic food products has been studied and their level of preference was measured based on their opinion which concludes that the consumers highly prefer to use organic food products in Tirchirappalli District. The products should be made more available to people both easily and economically. If people compare and find that price of non-organic products than organic ones, automatically they will have developed tendency to move towards non-organic even knowing its bad effects. This is the place where government can play an effective role by reducing the price of organic food. Government can take various measures to promote production, consumption and advertisement of organic products.

**Scope for further research**

A comparative study can be undertaken to understand the adoption of organic food products in particular district/ state in the light of the experiences of other places. Research study could also be taken upon to analyze the constraints, both political and social, and above all economic, in the introduction and adoption of organic food products by producers, marketers and consumers in particular state. A comparative study between organic and conventional food products can be conducted to understand consumer behavior patterns and the diffusion rate and penetration share of these two product categories in the Indian context.

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# A STUDY ON RESENT GROWTH AND DEVELOPMENT OF TEXTILE INDUSTRIES IN TAMILNADU, "PROS AND CONS OF GST IN TEXTILE SECTOR"

**Dr. M. SIRAJUDEEN**
Assistant professor and research advisor, Jamal Mohamed College (A),
(Affiliated to Bharathidasan university), Tiruchirappalli – 20



**V.A. MOHAMMED IBRAHIM**
Ph.D Research Scholar, Jamal Mohamed College (A),
(Affiliated to Bharathidasan university), Tiruchirappalli – 20

**Abstract**

*Textile industry plays a vital role in the Indian economy it provides vast earnings in exports and it represent above 30 percent of the country's export. It has national production on 20 percent this give direct employment to more than 15 million persons in the mill, handloom and power loom segments and our country is the world's second largest producer of textiles after china and world's third largest producer of cotton after china and the USA. if we see in Tamil Nadu there is a lot of textile manufacturing companies in Tamilnadu that export textile to the countries like France, Switzerland ,Denmark, UK, Australia, japan, Sweden, Belgium, Norway, Spain, Russia, Greece, Korea, Israel, Canada, USA, south Africa, Brazil, Mexico. The textile industry has two broad segments first the unorganized sector consists of handloom, handicrafts and sericulture, which are operated on a small scale and through traditional tools and methods. The second is the organized sector consisting of spinning, apparel, garments segment which apply modern machinery and techniques such as economies of scale. But the Indian textile industry is extreme varied with hand-spur and hand-woven textile sector at one end of the spectrum, while the capital intensive sophisticated mills sectors at the other end of the spectrum the decentralized owe looms and the knitting sector form the largest component of the textiles sector, the textile industries employs about 45 million people directly and 20 million people indirectly, India's overall textile export during FY 2015-16 stood at 40 billion US $. This study is about the growth and development of textile industry and the main aim of the study is to appraise the growth and development of textile industry in Tamil Nadu at present.*

***Keywords: Export Business, Employment Opportunities, Quality of material, Customer satisfaction***

**Introduction**

The textile industry occupies an major place in the Indian economy because the contribution of industrial output it creates the employment opportunities and foreign exchange earnings, but there is a need of vast productivity for natural synthetic fibers, to produce fabrics, the textile industry Can be broadly classified in to two categories one is organized mill sector and the second one is unorganized mill sector. In Indian textile industry covers a large gamut of activities from production of its own raw material namely cotton, jute, silk and wool to provide for consumers. In India also they produce fabrics, garments and large varieties of synthetic & manmade fibers such as filament, spun yarns from polyesters, viscose, nylon and acrylic which is used to manufacture fabrics and garments, textile sector plays significant role in Indian economy by contributing GDP. Generating employment and earning foreign exchange, in tamilnadu cities like Coimbatore, tirupur, erode, karur, salem, kancheepuram are the largest garment exporters in India and it called as the "textile valley of India" not only these cities apart from this the town of karur and erode generates 300 million of US dollars a year in foreign exchange based on home textile export such us bed linens, kitchen linens, toilet linens, table linens, and wall hangings furthermore tamilnadu have kancheepuram it is very famous for handloom sarees

**Textile Industries in Tamil Nadu**

Textile industries is well developed in tamilnadu because tamilnadu has deep production base in textile about 1/3 rd in the country and most of the mills are running in the Coimbatore, tirupur, salem, palladam, karur and erode. More than 30 % of India's export of textiles products, power loom manufacturing cotton fabrics around 3,50,000 only in tamilnadu and the erode district in tamilnadu is famous for marketing of textile product like handloom, power loom and readymade garments in the national and state economy , tamilnadu has a significance presence in the textile industry, in state it provides vast employment in industrial development, the tamilnadu has several segment in handloom, power loom, spinning, processing garments and hosiery in tamilnadu textile plays a largest economic activity next to agriculture by providing direct and indirect employment to the people tamilnadu handloom sector occupies a place of proud in preserving the countries heritage and culture and generate vital role in the economy of the country.

The power loom sector plays important role in tamilnadu by meeting the clothing needs of people and tamilnadu is next to Maharashtra in the power loom sector by terms of number of looms, some of the state textile sector is dominated by private sector but tamilnadu textile

sector is predominantly in the private sector. The textile industries has to play a very important role to play in industrial field regarding to employment potential and economic activities as well as commercial activities. Textile industries ensure the central and state government to earn genuine revenue besides foreign exchange through exports. Tamilnadu state is the largest producer of cotton in India and a global 'sourcing hub' for a readymade garment distributors & manufacturer, the state had approximately 1600 mills that employ between 200000 to 400000 workers and the research conducted by the ICN carried out of six months between (July to December 2015 ) of field work in four districts of tamilnadu, dindigul, tirupur, erode and namakkal and the research team conducted almost interviews with 2,286 workers from 743 spinning mills located in these districts. It constitute half of the total number of spinning mills in tamilnadu

The government should concoct suitable measures to facilitates that the textile industry grows at the rate of 18% per annum textile economy expect from the government to take good step against the address the labour laws related issues aiming at achieving the above growth and the new infrastructure must be created to generate the required skill labor and also strengthening the existing

**Pros and Cons of GST**

Recently , tamilnadu textile cluster includes Coimbatore, erode, tirupur, salem, namakkal, karur is upset over the goods and service tax rates (GST). Imposed on textile manufacturers and while the principal manufacturer have to pay at 18% GST and job workers will have to pay 5% but workers produce the goods depends upon on principal manufacturers by using raw materials given by them. But GST council had initially put 18% tax on job work but the erode handloom cloth merchant association is appealing to finance minister Mr. Arun jaitley to withdraw GST rates 5 % on textile , but in tirupur, erode, Coimbatore and karur district they employing more peoples in a handloom and powerloom hub and they engaged directly (or) indirectly in the sector and one of the industrialist spokes about the demonetization it is implemented in hurried manner of GST without preparation, it made things worse a lot, tamilnadu accounts 1/3 rd of the textile business in the country, the power loom sector provides employment above 9,14,000 workers and there are 1800 textile & spinning mills situated in the state. But the same time the GST will create a common Indian market, improve tax compliance & governance and boost investment and growth, it is also a bold new experiment in the governance of India's cooperative federalism. The two largest demonetization notes, Rs 500 & Rs 1000 together comprising 86 percent of all cash in

circulation were 'demonetized' with immediate effect ceasing to be legal tender except for a few specified purposes on November 8, 2016

The south Indian mills association had expressed disappointment to the center for not considering its demand of reducing the GST rate of 18% on manmade fiber and 12% on spun yarn, the tax on the job worker is 5% and later it reconciled by the finance minister that 5% GST for a job worker will be applicable for those works in apparels, shawls and carpets and the GST for textile products of various products like curtains, bed sheet, used clothes etc. have been listed under chapter 63 of the HSN code and other made up textile sets, worn clothing and worn textile articles, rags. The GST rate for this chapter is dependent on the sale value of the goods. If the sale value of the textile product is less than Rs.1000 then the GST is 5 % applicable more than Rs. 1000 then GST rate is 12% applicable. The following textile products are listed under HSN (Harmonized System of Nomenclature).

GST rate for textile products

- ✓ Blankets, travelling rugs
- ✓ Bed linen, knitted (or) crocheted, toilet linen, terry toweling (or) similar terry fabrics
- ✓ Curtains (including drapes) and interior blinds, curtain (or) bad valances
- ✓ Other furnishing articles such as bed spreads, counterpanes, napkins, pillow care and pillow slip, table cloth and table cover, towels other than terry tower, mosquito nets, cushion covers
- ✓ Sacks and bags of a kind used for the packing of goods
- ✓ Tarpaulins, owning and sun blinds, tents, sails for boats, sailboards or land craft , camping goods
- ✓ Other made up articles, including dress patterns, such as floor – cloths, dishcloths, duster and similar cleaning clothes, life jackets and lifebelts, sets consisting of woven fabric and yarn whether (or) not with accessories for making up it to rugs, tapestries, embroider table cloths (or) serviettes (or) similar textile articles, put up in packing for retail sale
- ✓ Worn clothing and other worn articles
- ✓ Used (or) new rags, scrap twine, cordage, rope and cables end worn out articles of twine, cordage, rope (or) cables of textile materials

**Pros of GST**

- ✓ it alleviate corruption
- ✓ high boost up to organization

- ✓ education and healthcare exempt from GST
- ✓ only 5% should be taxed for life saving drugs
- ✓ GST is a big gift for a business men, because for implementation of GST , they can avoid (or) eliminate to paying several taxes like VAT,LBT,ED etc. but now it have to pay one tax (a part from the luxury vehicles which attracts a GST of 28% + cess of around 14 %) so it make inspire and boost big for ease of doing business in India

**Cons of GST**

- ✓ confusion made by implementation of different taxes
- ✓ unsettled taxes – for eg: saree which is made by machine will attract higher GST than the hand-woven sarees but In pharma particular medicines should have categorized in to life saving drugs 5% & others no GST
- ✓ why tax for life saving drugs, it should come under free of tax

**Textile Industry in Coimbatore District**

Coimbatore is the third largest city in the tamilnadu state, it is one of the most industrialized city in tamilnadu. It is also called as textile capital of south India, the textile industry is the heart of the Coimbatore's economy, in 1888 first textile mill came up in Coimbatore but now there is more than hundred mills and the spinning mills in tamilnadu were about 35% of the country's installed capacity and produce nearly 40 % of India's yarn distinctly cotton yarn. Coimbatore district in tamilnadu , only give 13 % of the spindle age in country about 1500 spinning mills is confer to power looms in tamilnadu it have frown in the last twenty years, Coimbatore cluster has a maximum number of small, medium & large textile mills, along with a number of textile research institution and the city has Centre's of excellence for technical textiles proposed by government of India which is called as meditech.

A medical textile research Centre based at SITRA & indu tech located in PSG college of engineering &technology and the region is famed for quality of its cotton and dyed fabrics, nowadays Coimbatore is the region with the highest concentration textile activity in the world, it has numerous Centre's that specialize in spinning, weaving,powerlooms & knitwear. A large produce of manufacture is exported to different countries & exports include knitwear, woven apparel, and home furnishing.

**Textile Industries in Tirupur**

Tirupur (or) tiruppur is a city in the kongu nadu region of the indian state of tamilnadu and tiruppur is the administrative headquarter of tirupur district, it is fifth largest

agglomeration in tamilnadu, which is located in the banks of noyyal river, it has been ruled at different times by the earlier pandyas, medival cholas later cholas, vijayanagar empire, Mysore kingdom and the british, total population of the city as per the 2011 census 4,44,352 but currently in 2017 the tiruppur population would be 13,46,847 tiruppur is the major textile and knitwear hub contributing to 90% of total cotton knitwear exports from India, over six lakh people get employment by this textile industry, in 2014-15 knitwear exports from textile hub in tirupur rose to Rs. 20,730 cr from a growth of 15.5%from Rs. 18000 cr of previous year, for 2016-17 exporter association of tirupur said that targeted of Rs. 21000 cr for the fiscal ended last month

Tirupur exporter association president also registered some words regarding to the government addressing certain pending issues, FTA& European union & Canada and a 3 % interest subvention for the knit wear garment sector, tiruppur also have nick name that is called “dollar city” because it generates large amount of foreign revenue but tiruppur aims to overtake Bangladesh, china, and Vietnam for a leadership in the global apparel industry and this analysis says about growth of textile in tripper

**Textile Industries in Salem**

Salem industries of tamilnadu mostly famous for cottage industries and handloom industries in ancient period itself sarees mainly they exports home furnishing items like woven and they produce more than 75000 handlooms and total value of the cloth textile growth in 1960’s in salem, it has 5 spinning mills but in 1980’s the industry of textile saw a huge growth and existence and the established new handloom societies & dye houses. Also they placed new power loom units and increased more units in several places like gugai, ammapet, attayampatti, vennandur, mugunthanchavdi , Rasipuram, kumarapalayam, and pallipalayam, jalakandapuram, ellampillai, when we compared in 1980’s to now it has tremendous growth there are more than 125 spinning mills with advanced weaving and garments units and garments exports is also a major business itself in the district, establishing market lint to the small business units and directly export cloth materials and garments and it makes and ensure the industry growth rapidly, let we see in handloom saree in salem, kandalampatti is a small town in the salem district it is famous for its salem, silk handloom products, kandalampatti handlooms are famous for the durability of colors used in the yarn, the threads count and square inch is used in weaving decides softness and hardness of the fabrics, in kandalampatti sarees 60 to 65 threads are used in square inch in wars and sarees

width comes to 51 inches, every thread of kandalampatti handloom sarees hand woven and it needed approximately 4-8 days of exertion for weaving sarees.

**Textile Industries in Erode**



Erode district is one of the well-developed industrial in the state of tamilnadu and textile industries occupy a prominent role in in the economy, surrounding the erode were there were handlooms weaving and carpet manufacturing the arrival of modern era has changed these industries to some extent and power loom weaving is slowly replacing it and erode district seems to be 5 th place in small scale industries next to Coimbatore, salem, kanchepuram, Chennai and the erode district registered on small scale unit (SSI) of 23918 as on 31.03. 2000 in erode district cotton textile and mill sector of handlooms, powerlooms plays vital role in erode textile industries and also it provides a large scale employment opportunity & it gives a source of foreign exchange earner, in this district it was well developed in all the segments like handloom, power loom mill segment. The industry which has been able to withstand on modernization of handloom weaving erode, chennimalai etc and still hold their way the district is noted for its handloom products, it includes cotton sarees, furnishing fabric, towels, bedspreads and bawani and jambai are the two important production centers and in mill sector out of 47 units in the medium & large scale sector. In spinning sector 36 units one unit is composite unit and 7 units are engaged in textile processing like printing, bleaching, dyeing, calendaring, mercerizing etc. knitting activities have two units Apart from these there are number of power loom and handloom units functioning in this district, as per the census in the year 1999 there is 39212 power looms in erode district and the massive cluster in the vellakoil in kangeyam Taluk . moreover 1/3 rd of the unit functioning there. And powerloom units in this districts are mostly unorganized sector, few of them are cloth bedsheets etc to the master weaver and trader s

**Textile Industries in Karur**

In ancient period onwards karur is the hub of trade practices and one of the main reason it is the largest number of textile industries all across karur, it is also considered are main city in tamilnadu which is one of the major exporters in the state as well as other parts of the country, the town of karur positioned on the banks of amaravthi and hand woven home textile are the products mostly attracted to the foreign buyers, karur municipality had a population of 15 lakh and literacy rate of 78%, mostly the home textiles of karur can be classified in to five groups

- ✓ Bed linen

- ✓ Kitchen linen
- ✓ Toilet linen
- ✓ Table linen
- ✓ Wall hangings



According to recent analysis karur makes around Rs 4000 cr a year in foreign exchange through direct and indirect exports and associated industries like ginning and spinning mills , dyeing factories, weaving around 3.5 lakhs people are laboring around the place and karur also called as a manufacturing pivot through the world in textile atlas, karur has become even same with handloom 'makeups' like tiruppur in tamilnadu state and also it is well known for knitted & hosiery products. Handloom exports from began on an insecure scale with just 15 exporters in 1975 but today karur has thousands of exporters and products are furnished to world's leading chain stores are listed below

- ✓ Wall mart
- ✓ Target
- ✓ IKEA
- ✓ Jcpenny
- ✓ Ahlens
- ✓ Metro
- ✓ Carryfour etc.

Nowadays karur textiles manufacturers' exporters association has a membership base of nearly 143

**Investments in Textile**

The textile sector has identified a spurt in investment during the last five years, he industry (including dyed and printed) attracted foreign direct investment FDI worth US $ 2.25 billion during april 2000 to june 2017, some of the major investment in indian textile industries are as follows

Future group is planning to open many new stores under its affordable fashion format, fashion at big bazzar (FBB) and is targeting sales of 230 millions units of garments by 800 million units by 2021

One of the leading textile brand Raymond has planned to partnered with khadi and village industry commission (KVIC) to sell khadi marked readymade garments and fabric in KVIC and Raymond outlets across india

Most famous textile fashion based from dubai as MAX fashion group plans to expands its sales network to 400 stores in 120 cities by investing Rs 400 crores (US $ billion) in the next year



**Conclusion**

GST impact on textile sectors that fetching huge benefits in future, further a large chunk of textile industry in the country works under the unorganized sector (or) the composition scheme, that creating a gap between the flow of ITC (Indian conglomerate headquarter)if a registered tax payers procures the input from the tax payers under the composite scheme(or) the unorganized sector ITC will not allow him, now with implementation of GST, the input credit system smoothly shifts the balance towards the organized sector, it reduces manufacturing cost also normally business will pay different taxes like entry tax, luxury tax etc. so GST ensures reduce of cost of manufacturing in the textile industry, it increase in exports of textile products, the process of ITC is claiming streaming due to GST that makes the textile sector more competitive in the export market.

As we seen in the above details our assume for the future Indian textile industry looks challenging & promising, buoyed by both strong domestic consumption as well as export demand with consumerism and disposable income on the rise, mainly the retail sector of the textile industry has experienced a rapid growth in the past decade with the arrival of several international players like marks spencer, guess and next in to the Indian market, the apparel market in India is estimated to grow at a compound annual growth rate (CAGR) of 11.8 percent to reach US $ 180 billion by 2025, the Indian cotton textile industry is expected to showcase a stable growth n FY 2017-18, supported by stable input prices, healthy capacity utilization and steady domestic demand, exchange rate used INR 1 = US $ 0.015 as of October 6, 2017

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# A STUDY ON SECURITY AND PRIVACY ISSUES FACED BY CUSTOMERS IN E-BANKING



**Dr. G. PASUPATHI**
Research Supervisor & Assistant Professor, PG & Research Department of Commerce
Jamal Mohamed College (Autonomous) (Affiliated Bharathidasan University)
Tiruchirappalli – 20 Tamilnadu, India

**PRASAD.P**
Ph.D (PT) Research Scholar, PG & Research Department of Commerce
Jamal Mohamed College (Autonomous) (Affiliated Bharathidasan University)
Tiruchirappalli – 20 Tamilnadu, India

## ABSTRACT

*Internet has played a key function in changing how we act together with other people and how we do business today. As a result of the internet, electronic commerce has emerged, allowing business to more successfully interact with their customers and other corporations within and outside their industries. An industry that is using this new communication channel to reach its customers is the banking industry. The E-banking system address several rising trends; customers demand for any time any where service, product time to market imperative. A sound and effective banking system is the backbone of an economy. The Indian banking system has come a long way since independence from nationalization to liberalization. In the last decade information technology has brought important changes in banking sector. Banks which were traditionally relying on single channel to deliver services have now started giving their products and services through variety of innovative and technology based channel which include Internet Banking, ATMs, Mobile Banking, Phone Banking, TV, Banking etc. All these new channels are within the domain of E-banking.*

**Key words:- Internet, Net-Banking, ATM, etc.**

## INTRODUCTION

Internet has played a key function in changing how we act together with other people and how we do business today. As a result of the internet, electronic commerce has emerged, allowing business to more successfully interact with their customers and other corporations within and outside their industries. An industry that is using this new communication channel to reach its customers is the banking industry. The E-banking system address several rising trends; customers demand for any time any where service, product time to market imperative. A sound and effective banking system is the backbone of an economy. The Indian banking

system has come a long way since independence from nationalization to liberalization. In the last decade information technology has brought important changes in banking sector. Banks which were traditionally relying on single channel to deliver services have now started giving their products and services through variety of innovative and technology based channel which include „Internet Banking, ATMs, Mobile Banking, Phone Banking, TV, Banking etc. All these new channels are within the domain of E-banking.

**STATEMENT OF THE PROBLEM**

Changes in banks external environment, including globalization and deregulation, have made the banking sector highly competitive. By the introduction of E-Banking, several changes have been coming in the banking sector. But at the same time the customers have to faced many security and privacy issues in E-Banking which includes ATM, Internet banking, Credit card etc. So this study analyzes the security and privacy issues faced by customers in E-Banking.

**OBJECTIVES OF THE STUDY**

- ➔ To study the present knowledge level of customer regarding E-Banking services.
- ➔ To analyze the security and privacy problems faced by customers in E-Banking services.
- ➔ To determine the customer's level of concern for security and privacy issues on different E-Banking services.
- ➔ To assess the level of customers satisfaction on different E-Banking services.

**SCOPE OF THE STUDY**

This study is an attempt to examine the awareness level of E-Banking among the people of Pattambi Municipality along with the security and privacy issues faced by them in E-Banking services.

**RESEARCH METHODOLOGY**

The research design used for the study is descriptive in nature. Primary and Secondary data were used for the study. Primary data is collected through a structured questionnaire and secondary data is collected from books, Journals, internet etc. Sampling technique used in the study is convenience sampling. Sample size is 50 respondents from Pattambi Municipal area. Statistical and mathematical tools like percentage, tables, charts etc. were used for the data analysis.

**LIMITATIONS OF THE STUDY**

- ➔ The time duration to conduct this study was the major constraint.
- ➔ Convenient sampling has been used in the study and it has its own limitations.
- ➔ Personal bias of the respondents might have crept in while answering a few questions in the questionnaire.
- ➔ Results of the study may not be generalized

**REVIEW OF LITERATURE**

**Polatoglu and Ekin (2001) scheduled** nine factors which according to them prejudiced the transmission of internet banking. These factors were relative advantage, observability, trainability, complexity, perceived risk, type of group, type of decision and marketing effort.

**Malhotra and singh (2010) presented** the status of internet banking in India and the degree of internet banking services presented by internet banks. It also examined the factors affecting the extent of internet banking services. Study found that private and foreign internet banks had perform well in offering a wider range and more advanced services of internet banking in relationship with public sector banks.

**Mei Xue (2011)** that customers who have greater business demand and higher efficiency, and reside in areas with a greater density of online banking adopters, are faster to adopt online banking after controlling for time, regional and individual characteristics.

**Thakur and Srivastava (2013) investigate** the factors influencing the adoption intension of mobile commerce. For the study purpose research model was developed based on construct from the technology reception model and innovation resistance theory. Apparent usefulness, perceived ease of use and social influence were found to be significant scope of technology adoption readiness to use mobile commerce while facilitating conditions were not found to be significant.

**Data Analysis and Interpretation:-**

**Gender Based Classification**

| Gender | Frequency | Percentage |
|---|---|---|
| Male | 25 | 50 |
| Female | 25 | 50 |
| Total | 50 | 100 |

**Interpretation:** The data is collected from 50% of male respondents and 50% of female respondents. So it is clear that there is equal participation of male and female.

**AGE LEVEL CLASSIFICATION**

| AGE | FREQUENCY | PERCENTAGE |
|---|---|---|
| Below 20 | 25 | 50 |
| 20-40 | 12 | 24 |
| 40-60 | 8 | 16 |
| Above 60 | 5 | 10 |
| Total | 50 | 100 |

**Interpretation:-**

50% of the respondents belongs to below 20 years of age group, 24% of the respondents belongs to age group of 20-40, 16% respondents belongs to age group 40-60 and the rest 10% belongs to above 60 years of age.

**Qualification based classification**

| Qualification | Frequency | Percentage |
|---|---|---|
| SSLC | 6 | 12 |
| Plus Two | 12 | 24 |
| Graduate | 18 | 36 |
| P.G | 10 | 20 |
| Others | 4 | 8 |
| Total | 50 | 100 |

**Interpretation:**- Respondents are highly qualified. Only 12% belongs to SSLC group, 24% belongs to Plus Two level, 36% belongs to Graduate group, 20% belongs to Post Graduate level and the rest 10% belongs to others.

**Occupation based classification:**

| Occupation | Frequency | Percentage |
|---|---|---|
| Student | 8 | 16 |
| Business | 11 | 22 |
| NRI | 6 | 12 |
| Govt.Employee | 3 | 6 |
| PVT.Employee | 13 | 26 |
| Home Maker | 4 | 8 |
| Others | 5 | 10 |
| Total | 50 | 100 |

**Interpretation**:- The table shows that 16% of respondents belongs to student category, 22% to business, 12% to NRI, 6% to Govt. Employee, 26% to Pvt. Employee, 8% to home maker and the rest 10% to others..

**Income Based Classification**

| Income | Frequency | Percentage |
|---|---|---|
| Below 10,000 | 6 | 12 |
| 10,000-30,000 | 18 | 36 |
| 30,000-50,000 | 22 | 44 |
| Above 50,000 | 4 | 8 |
| Total | 50 | 100 |

**Interpretation**:- 10% respondents belongs to below 10000 income group,36% belongs to 10000-30000 income group, 44% belongs to 30000-50000 income group and the rest 8% falls in above 50000 income group. So most of the respondents have income between 30000 and 50000.

**Awareness Level of respondents about E-Banking Services**:

| **E-Banking Services** | **Frequency** | **Percentage** |
|---|---|---|
| ATM | 30 | 60 |
| Internet Banking | 6 | 12 |
| Mobile Banking | 4 | 8 |
| Credit Cards | 7 | 14 |
| TV Banking | 3 | 6 |
| Total | 50 | 100 |

**Interpretation:-** Most of the respondents are aware of ATM (60%), and only 6% of them are aware of TV Banking, which is the lowest.

**Usage of ATM**

| **Usage** | **Frequency** | **Percentage** |
|---|---|---|
| Yes | 40 | 80 |
| No | 10 | 20 |
| Total | 50 | 100 |

**Interpretation**:- From the above figure we can see that more than half of the respondents (80%) are using ATM and 20% of them are not using ATM

**How often you use ATM**

| **Time gap** | **Frequency** | **Percentage** |
|---|---|---|
| Once in a Week | 20 | 40 |
| More than once in a week | 5 | 10 |
| Once in a Month | 15 | 30 |
| More than Once in a Month | 10 | 20 |
| Total | 50 | 100 |

**Interpretation:** 40% of the respondents use ATM once in a week.10% of them use more than once in a week.30% are once in a month and 20% more than once in a month respectively.

**LEVEL OF CONCERN FOR SECURITY AND PRIVACY IN USAGE OF ATM**

| **Reasons** | Strongly agree | | Agree | | Neutral | | Dis agree | | Strongly Dis Agree | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Total | % | Total | % | Total | % | Total | % | Total | % |
| My ATM password may be stolen | 5 | 10 | 7 | 14 | 9 | 18 | 18 | 36 | 11 | 22 |
| My ATM may dispense less amount of money than requested by me | 7 | 14 | 7 | 14 | 2 | 4 | 22 | 44 | 12 | 24 |
| There may be deduction in my balance without any transaction | 4 | 8 | 6 | 12 | 8 | 16 | 14 | 28 | 18 | 36 |
| Others may see my password while entering it | 2 | 4 | 4 | 8 | 9 | 18 | 13 | 26 | 22 | 44 |
| I will not get my card back if stuck in ATM | 3 | 6 | 5 | 10 | 11 | 22 | 20 | 40 | 11 | 22 |

**Interpretation:-** From the table we can see that the respondents are not so much concerned about the security and privacy issues while using ATM. This shows that they are not much feared of their security while using ATM. The respondents disagreed to most of the reasons which shows that they are less concerned about their security and privacy while using ATM.

**Satisfaction Level of Respondents about ATM services**

| **Response** | **Frequency** | **percentage** |
|---|---|---|
| Highly Satisfied | 16 | 32 |
| Satisfied | 14 | 28 |
| Neutral | 12 | 24 |
| Highly Dis satisfied | 5 | 10 |
| Dissatisfied | 3 | 6 |
| Total | 50 | 100 |

**Interpretation:-** More number of respondent's are highly satisfied with ATM services whereas the least number of respondents are highly dissatisfied with ATM. It is often said that lesser the concern, higher will be the satisfaction of respondents.

**Usage of Internet Banking**

| **Usage of Internet Banking** | **Frequency** | **Percentage** |
|---|---|---|
| Yes | 25 | 50 |
| No | 25 | 50 |
| Total | 50 | 100 |

**Interpretation:-** 50% of the respondents are using internet banking and 50% of them are not using internet banking

**Respondents purpose of using Internet Banking**



| **Purpose** | **Frequency** | **percentage** |
|---|---|---|
| Checking balance | 10 | 20 |
| Transfer of funds | 10 | 20 |
| Payment of bills | 6 | 12 |
| Online shopping | 20 | 40 |
| Any others | 4 | 8 |
| Total | 50 | 100 |

**Interpretation**:- From the above table we can clearly understand that 40% of the respondents use internet banking for online shopping. They also use internet banking for payment of bills, transfer of funds, checking of balance and other uses.

**Awareness of security features o Internet Banking**

| Features | Frequency | Percentage |
|---|---|---|
| One time Password | 15 | 30 |
| Profile Password | 25 | 50 |
| Virtual Key board | 5 | 10 |
| Hyper text transfer Protocol | 5 | 10 |
| Total | 50 | 100 |

**Interpretation: -** it is clear from the table that, 50% of respondents are aware of profile password while only 30% of them are aware about OTP. The least number of respondents know about Virtual keyboard and HTTP. This shows that the respondents are not that much aware of security features of internet banking.

**Satisfaction Level of respondents with respect to usage of Internet banking**

| Response | Frequency | Percentage |
|---|---|---|
| Highly satisfied | 6 | 12 |
| Satisfied | 10 | 20 |
| Neutral | 9 | 18 |
| Dissatisfied | 11 | 22 |
| Highly Dissatisfied | 14 | 28 |
| Total | 50 | 100 |

**Interpretation: -** it is clear from the table that most of the respondents are highly dissatisfied with internet banking.

**Usage of Credit cards**

| Usage of Credit cards | Frequency | Percentage |
|---|---|---|
| Yes | 22 | 44 |
| No | 28 | 56 |
| Total | 50 | 100 |

**Interpretation: -** It is clear from the table that only less number of respondents uses credit cards. Only 44% of them use credit cards and 56% of them are not using credit cards

**SATISFACTION LEVEL OF RESPONDENTS WITH RESPECT TO USAGE OF CREDIT CARD**



| Response | Frequency | Percentage |
|---|---|---|
| Highly satisfied | 6 | 12 |
| Satisfied | 5 | 10 |
| Neutral | 10 | 20 |
| Dissatisfied | 13 | 26 |
| Highly Dissatisfied | 16 | 32 |
| Total | 50 | 100 |

**Interpretation: -** The table shows that more number of respondents is highly dissatisfied with credit cards while the least number of respondents are satisfied with credit cards.

**OPINION OF NON-USERS OF E-BANKING SERVICES**

| Reason | Frequency | Percentage |
|---|---|---|
| Security and privacy risk | 28 | 56 |
| Device compatibility | 4 | 8 |
| Non-availability of Internet | 2 | 4 |
| Lack of Knowledge | 2 | 4 |
| Not Interested | 6 | 12 |
| Others | 8 | 16 |
| Total | 50 | 100 |

**Interpretation**:- From the table it is clear that 56% of the respondents are non-users of E-Banking services because of security and privacy risk. This is one of the major reasons for non-usage of E-Banking services.

**Chi-Square Test**

**Testing of Hypothesis**

HO: There is significant relationship between education level of respondents and usage of internet banking.

H1: There is no significant relationship between education level of respondents and usage of internet banking.

| Usage | SSLC | Plus two | graduate | Post Graduate | Others | Total |
|---|---|---|---|---|---|---|
| Yes | 3 | 5 | 10 | 5 | 2 | 25 |
| No | 8 | 5 | 2 | 2 | 8 | 25 |
| Total | 11 | 10 | 12 | 7 | 10 | 50 |

The Degree Of Freedom = (c-1) (r-1) = (5-1) (2-1) = (4*1) = 4

Level Of Significance = 5% Table Value = 9.488

Calculated value 12.498

**INTERPRETATION**: Calculated Value (12.498) is greater than Table Value (9.488) so the null hypothesis is rejected.



**Findings**

-> Most of the respondents were well aware of almost all E-Banking services.

-> Most of the respondents used ATM once in a weak.

-> Respondents level of concern for security and privacy with respect to usage of ATM was very high.

-> The overall satisfaction level of respondents with respect to ATM usage was highly satisfied.

-> Respondents mainly used internet banking for online shopping.

-> The respondents were not much aware of the security features of internet banking except profile password.

-> Almost half of the respondents were highly dissatisfied with internet banking and only least number of them was satisfied.

-> Almost all the respondents agreed that they have security and privacy concern due to various reasons.

-> More respondents were dissatisfied with credit cards due to high security and Privacy concern. Hence the overall satisfaction level was low.

-> The major reasons for the hesitation to use E-Banking facilities were the Security and privacy issues, lack of knowledge, device compatibility etc.

-> Half of the respondent believes that the strength of internet banking password is very strong.

**Recommendation:-**

1. Banks must improve its service quality in terms of responsiveness, reliability and security.
2. It clearly establishes that the lesser the concern more the satisfaction. Thus banks should always strive to reduce the level of security and privacy concern regarding use of ATMs. .
3. It is suggested that there should not be any limits for mobile alerts.
4. Banks should make customers aware of its benefits and also bank should educate the customers about how to use internet banking.
5. Banks should encourage the bank customers to use credit cards and special attention should be paid to the security aspects where respondents have shown high level of concern.

6. Trust can be made by making E-Banking security features more stringent and reducing the number of cyber frauds on one side and making the customers aware of high standard security features on the other side.



7. Banks should make sure that information provided during the banking transactions are secure and third parties will not have access to it.

**CONCLUSION**

In India banks are investing huge amounts in the infrastructure to host E-Banking activities. However, adoption rate of E-Banking services is very low in India as compared to developed countries. Various research studies shows that apart from other factors concern, security and privacy is most important factor influence the adoption of E-Banking. The present study shows that except ATM, the level of concern for security and privacy regarding use of E-Banking services is high. The study will be helpful to the bankers to understand the behavior of E-Banking users and behavior of non-E-Banking users.

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# A STUDY ON PRODUCTION AND MARKETING OF TURMERIC WITH REFERENCE TO KARUR DISTRICT

**Dr. E. MUBARAK ALI**
Associate Professor & Head, PG Department of Commerce, Jamal Mohamed College (Autonomous), (Affiliated Bharathidasan University), Tiruchirappalli-20

**K. MURUGANANTHAM**
Ph.D. Research Scholar (F.T), PG & Research, Department of Commerce Jamal Mohamed College (Autonomous), (Affiliated Bharathidasan University), Tiruchirappalli-20.

## *Abstract*

*The study deals with the cultivation practices of turmeric farmers in karur district. The turmeric growers suffering with problems on various aspects like monsoon failures, lacks of technology, storage problem, problems with private vendors and intermediaries. The results indicated that the agricultural development strategy for developing countries need to be geared towards increasing the productivity of land under cultivation, with reduced cost, higher efficiency use of inputs with little or no harm to both human and the environment. This study is undertaken to examine the cultivation practices of turmeric farmers in Karur district of Tamil Nadu. This study confines only to Karur district as this district is the first in terms of area under turmeric cultivation. This study aims to analysis cultivation practices of turmeric farmers along with the satisfaction level of the farmers. It also aims to analyze the cultivation problems of the turmeric farmers in Karur district of Tamil Nadu.*

**Keywords: Cultivation, Technology, Productivity, Irrigation.**

## Introduction

India, at present is the largest producer, consumer and exporter of spices in the world. Turmeric is one of the important spice crop grown in India. It is mainly used as a food flavourant and colourant. In medicine it is also used as a stimulant, stomachic, expectorant and rubefacient. Looking to the importance of turmeric as well as the other spice crop, Government of India established an All India Co-ordinated Research Project on Spices (1971) in order to accelerate production, processing and management of technologies to achieve self reliance in spice. To enhance the productivity popularization of cost- effective, eco friendly production technologies among the farming community are the need of the hour. The indigenous technical knowledge acquired by the farmers need to be tested and refined with the modern techniques. This will help the farmers to increase the productivity from their existing system.

**Review of Literature**

**Jayasubramanian (2017)** studied the problems related to various factors cost, return, advantages, net return and prospects for their turmeric products in the study area. The objectives are: to examine the demographic profile of the small farmers in Erode district; to find out the problems perceived by the small farmers in turmeric market; to identify the prospects for the turmeric products perceived by the small farmers; and to contribute suggestions for policy implications.

**Jayanthi (2016)** studied the cultivation practices of turmeric farmers in Erode district. The turmeric growers suffering with problems on various aspects like monsoon failures, lack of technology, storage problem, problems with private vendors and intermediaries. The study indicated that the agricultural development strategy for developing countries need to be geared towards increasing the productivity of land under cultivation, with reduced cost, higher efficiency use of inputs with little or no harm to both human and the environment.

**Senthil kumar, Manivannan (2014)** in their study deals with the production and marketing of turmeric and chilli in Karur District. The main objective of the study is 1. To study the socio economic factors influencing production and marketing of turmeric and chilli 2.To study the ways and means to increase the productivity and effective marketing. They concluded that India's turmeric and chilli sector faces stiff challenges in increasing the efficiency in several of its sub-sectors: improving the technology in turmeric and chilli cultivation and processing, reforms in the marketing of turmeric and chilly and products domestically and internationally.

**Moghe, Zakiuddin, Arajpure (2013)** in their study entitled "Design and Development of Turmeric Polishing Machine" examine the polishing machine for washing turmeric to remove unwanted impurities and scales of harvested turmeric. The paper presents the new design of turmeric polishing machine which is based on designed for manufacturing, assembly and maintenance. They concluded that the designed machine is very simple in operation, efficient in polishing of harvested turmeric at a good speed of production. This machine seems very simple at same time very efficient in polishing about 50 kg of harvested turmeric at a speed about of 75 rpm for about 20 min.

**Statement of the Problem**

This study is undertaken to examine the cultivation practices of turmeric farmers in Karur district of Tamil Nadu. This study confines only to Karur district as this district is the first in terms of area under turmeric cultivation. This study aims to analysis cultivation practices of turmeric farmers along with the satisfaction level of the farmers. It also aims to analyze the cultivation problems of the turmeric farmers in Karur district of Tamil Nadu.

**Objectives of the Study**

- To study the Factors Motivating farmers to prefer turmeric cultivation
- To study the prospects in cultivation practices of turmeric farmers.
- To explore the cultivation problems which are faced by the turmeric farmers?

**Research Methodology**

For this study data was collected from the respondents using convenient sampling technique. A sample of 150 respondents was taken into account for this study. This study is conducted in Karur District.

**Tools for Analysis**

For this study the researcher used to analysis the data were Frequency analysis, one way annova, Friedman Rank Analysis to test the Data.

**SOURCES OF DATA**

The study is based on primary data collection. The data has been collected from the turmeric cultivators. The secondary data was collected from the articles, journals, newspapers and various websites.

**Limitation of the Study**

1 Due to limitation of time, only few people would be selected for the study

2 The sample size for the study is 120 only so the result were limited to this only.

**Analysis of Data**

**Table - 1**

**DEMOGRAPHIC SOCIAL PROFILE OF THE RESPONDENTS**

| Particulars | | No. of Respondents | Percentage |
|---|---|---|---|
| **Gender** | Male | 46 | 30.67 |
| | Female | 104 | 69.33 |
| **Age** | Below 30 Years | 14 | 9.33 |
| | 30 – 40 Years | 24 | 16.00 |
| | 40 – 50 Years | 66 | 44.00 |
| | Above 50 Years | 46 | 30.67 |
| **Occupation** | Agriculture only | 74 | 49.33 |

| | | | |
|---|---|---|---|
| | Business | 32 | 21.33 |
| | Govt. Employee | 18 | 12.00 |
| | Pvt. Employee | 14 | 9.33 |
| | Others | 12 | 8.00 |
| **Activities of Farmers** | Production | 56 | 37.33 |
| | Harvesting | 46 | 30.67 |
| | Processing | 20 | 13.33 |
| | Retailing/Wholesaling | 28 | 18.67 |

**Table – 2**

**ONE WAY ANOVA BETWEEN LAND AND PROBLEMS FACED BY THE FARMERS**

| | | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| Price Fluctuation | Between Groups | 3.919 | 3 | 1.959 | 1.764 | .173 |
| | Within Groups | 496.579 | 447 | 1.111 | | |
| High transportation Cost | Between Groups | 1.369 | 3 | .684 | .691 | .502 |
| | Within Groups | 442.951 | 447 | .991 | | |
| Lack of skilled labours | Between Groups | 1.349 | 3 | .675 | .584 | .558 |
| | Within Groups | 516.731 | 447 | 1.156 | | |
| Lack of transport facilities | Between Groups | 1.533 | 3 | .767 | .632 | .532 |
| | Within Groups | 542.058 | 447 | 1.213 | | |
| High cost of fertilizers and pesticides | Between Groups | 6.848 | 3 | 3.424 | **2.299** | .102 |
| | Within Groups | 665.632 | 447 | 1.489 | | |
| High competition from large producers | Between Groups | .275 | 3 | .137 | .120 | .887 |
| | Within Groups | 512.116 | 447 | 1.146 | | |
| Marginal Profit | Between Groups | 2.802 | 3 | 1.401 | .978 | .377 |
| | Within Groups | 640.362 | 447 | 1.433 | | |

*Source: Primary Data*

The above table revels that the ANOVA test is applied to find the problems faced by the farmers. Price Fluctuation (F = 1.764) (P value = 0.173), High transportation Cost (F = 0.691) (P value = 0.502), Lack of skilled labours (F = 0.584) (P value = 0.558), Lack of transport facilities (F = 0.632) (P value = 0.532), High cost of fertilizers and pesticides **(F = 2.299)** (P value = 0.102), High competition from large producers (F = 0.120) (P value = 0.887), Marginal Profit ( f = 0.978) (P value = 0.377).

The p – value in the ANOVA table is greater than 0.05; there is a statistically significant relationship between the variables at the 95.0% confidence level. Hence all the variables have significant in their relationship.

**Table - 3**

**FRIED MAN'S RANK TEST FOR THE PROBLEMS FACED BY THE FARMERS**

| Particulars | Mean Rank | Rank | Inferential Statistics |
|---|---|---|---|
| Price Fluctuation | 4.35 | II | N = 75<br>Chi Square = 29.198<br>df = 7<br>p= 0.000*<br>Significant |
| High transportation Cost | 4.82 | VII | |
| Lack of skilled labours | 4.69 | VI | |
| Lack of transport facilities | 4.39 | IV | |
| High cost of fertilizers and pesticides | 4.15 | I | |
| High competition from large producers | 4.45 | V | |
| Marginal Profit | 4.38 | III | |

**Findings:**

The followings are the majority of findings of this study:

- ✓ Majority of the respondents (52) are male, most of the respondents (33) are belong to the age group of 40 – 50 years, Mostly the occupation of the farmers (37) are only agriculture Most of the respondents (28) are involved in production of turmeric.
- ✓ F-Value is higher for High cost of fertilizers and pesticides (F = 2.299).
- ✓ It is concluded that the three ranks to High cost of fertilizers and pesticides, Price Fluctuation and Marginal Profit are the major problems faced by the farmers in turmeric cultivation and marketing

**Conclusion**

Turmeric is an important medicinal and spice crop cultivated in India. India is the largest producer, consumer, and exporter of turmeric in the World. India is a leading producer and exporter of turmeric in the world. Andhra Pradesh, Tamil Nadu, Orissa, Karnataka, West Bengal, Gujarat, Meghalaya, Maharashtra, Assam are some of the important states cultivating turmeric, of which, Andhra Pradesh alone occupies 38.0% of area and 58.5% of production. An attempt was made to analyze the production and marketing of turmeric from the top contributing districts in the state viz., Karur, Salem and Dharmapuri districts. The constraints faced by the farmers in the production and marketing of turmeric were increasing labour cost, water scarcity, and fluctuating prices. This study attempted to find the effective method to marketing of Turmeric in Karur District.

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# ONLINE SHOPPING – CHALLENGES

**Dr. V.PARAMESWARI**
Assistant Professor, PG & Research Department of Commerce
Jamal Mohamed College (Autonomous) (Affiliated Bharathidasan University)
Tiruchirappalli – 20 Tamilnadu, India

**Abstract**

*Shopping on-line allows the shoppers to purchase products from the convenience of their homes by using the net. The internet shopping web sites allow buyers access to purchase the products they want to have. Instead of physically visiting a store for shopping people tend to be more dependent for shopping on-line. This has increased the presence of Online marketing portals around the world. All these online websites require an outstanding system to make sure that they will be always quite easy to access for its users without giving them any difficulties to shop. If the portals are not good it will in turn have an effect on their online business. This study focuses on the challenges faced by the respondents while purchasing products through online. The study is based on both primary and secondary data. The primary data was collected from 75 respondents residing Trichy district. The collected data were tabulated and analyzed with the help of simple percentage and chi-square test to achieve the objectives of the study.*

**Key words: Online shopping, E-commerce, Digital Marketing, Internet shopping**

## 1. Introduction

Shopping on-line allows the shoppers to purchase products from the convenience of their homes by using the net. The internet shopping web sites allow buyers access to purchase the products they want to have. Instead of physically visiting a store for shopping people tend to be more dependent for shopping on-line. This has increased the presence of Online marketing portals around the world. All these online websites require an outstanding system to make sure that they will be always quite easy to access for its users without giving them any difficulties to shop. If the portals are not good it will in turn have an effect on their online business.

It is very important to have an organized as well as appealing website that offers fantastic solutions as they play an essential role in the income of their business. The portal with an authentic design are entirely customer centric. This also helps in marketing as well as branding of the portal. Essentially when one shops on-line they actually look into 3 advantages trust, convenience and security. Irrespective of any kind of online shopping it's essential for them to sustain all three factors for being a reputed portal. Once a portal is trusted, users really feel simple and protected to shop and also they tend to shop using the same portal each time they go for online shopping.

**Why Online Shopping?**

- 24/7 services / Convenience / Time saving
- Costs Saving
- Product Variety

- Easy to find right and quality products

**1.2.Statement of the problem**

Online shopping has changed the way of shopping but there are lot of problems faced by consumer in online shopping such as fake products, hidden cost etc., though online shopping is convenient but there are issues faced by customers.



Online marketing has gained a lot of importance in present marketing conditions. But along with its virtual growth the numbers of scamps, fraudulent practices and cheating also increased. Such cheating activities had created fear in the minds of customers and also an adverse impact in the attitude of customers towards online shopping.

The problem area of this survey is attitude of customers in respect of online shopping will determine factors that influence customers to shop online and those factors will help the marketers to formulate their strategies towards online marketing. This study tries to identify the customer views and problems faced by them while using online shopping in Trichy district.

**1.3.Objectives**

1. To find out the awareness level of the Online customers.
2. To study the attributes that influence customer's intention to buy online.
3. To understand the customers satisfaction level on online purchase.
4. To study the problem faced by customers in Online shopping and give suggestions to overcome such problem.

**2. Review of Literature**

**Muthumani(2017)** suggested that online shopping companies should give more attention about the delivery of right product to the customers. Online websites ensures about the quality and right of the information to their customers. The study also pointed out that most of the customer have favorable attitude towards online shopping.

**Ezgi Akar, Bogazici and V.Aslihan Nasir(2015**), The main goal of this paper is to depict the factors that have an impact on consumer's online purchase intentions through an in-depth analysis of the relevant literature. After an extensive literature review, 100 relevant articles are identified. The factors influencing consumers online purchase intentions, which have been examined in these selected articles, are classified according to their similarities, and grouped under relevant categories. The study results reveal that characteristics on online purchase intention, the impact of social media is generally underestimated in the literature. This can be attributed to the fact that this is a recently emerged research area. The originally of our paper stems from highlighting a future research agenda for consumer's online purchase intentions.

**3.Research Methodology**

This study is based on both primary and secondary data. The primary data have been collected from Trichy district using questionnaire tool and the secondary data were collected from certain websites which are mentioned in the references. Finally the collected data were analyzed using simple percentage and Chi-square test applied.

### 3.1.Limitations of the study

- The results and findings are drawn from only Trichy district
- The opinion of the respondents may be biased.
- The study did not include the views of the various online companies.



### 3.2.Scope of the study

The study focuses on the challenges faced by the customers who are purchasing products through online in Trichy district.

## 4.Analysis and Discussion:

**Demographic Features of the Respondents:**

**Table - 1**

| PARTICULARS | PERCENTAGE |
|---|---|
| **Gender** | |
| Male | 36 |
| Female | 64 |
| **Age** | |
| Below 20 | 28 |
| 21-30 | 45 |
| 31-40 | 20 |
| 41-50 | 04 |
| Above 50 years | 03 |
| **Residence** | |
| Rural | 39 |
| Urban | 61 |
| **Educational Qualification** | |
| Upto SSLC | 12 |
| HSC | 8 |
| UG | 30 |
| PG | 35 |
| Professionals | 11 |
| Others | 4 |
| **Income (per month)** | |
| Upto Rs. 20,000 | 55 |
| Rs. 20,000-40,000 | 29 |
| Rs. 40,000-60,000 | 07 |
| Above Rs. 60,000 | 09 |
| **Occupation** | |
| Student | 56 |
| Home Maker | 11 |
| Government Employees | 07 |
| Private Employees | 21 |
| Business | 05 |

**Source** : Primary Data

**Table – 2**

**Reason for Choosing Online Shopping**

| Reasons | Per centage |
|---|---|
| a) Time saving/Convenience | 40 |
| b) Low Price | 15 |
| c) Product Variety | 16 |
| d) Offer & Discount | 28 |
| e) Others | 1 |

**Source** : Primary Data

The above table shows that the majority of the respondents were choosing the online shopping for Time saving/convenience purpose.

**Table – 3**

**Sources of Influence**

| Sources | Percentage |
|---|---|
| a) Social Media | 20 |
| b) Friends/Relatives | 32 |
| c) Advertisement | 20 |
| d) Product Reviews & Others | 32 |

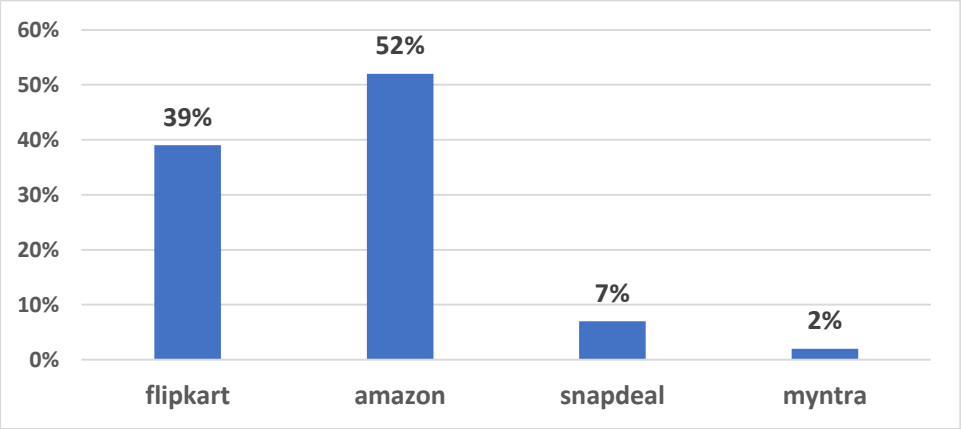
**Source** : Primary Data

The above table indicates that majority of the respondents are informed /recommended the online shopping by product reviews and also by their friends /relatives. The power of purchasing influence comes from word of mouth.

**Figure - 1**

**Preference of Online websites**

**(Recently purchased online website)**




**Source** : Primary Data

The above bar diagram shows that among the online website categories the top one website is www.amazon.com. which is the most preferred online site by the public. The reason is most of the people were found to be using the same.

**Table - 4**

**Reason for Choosing particular Online site**

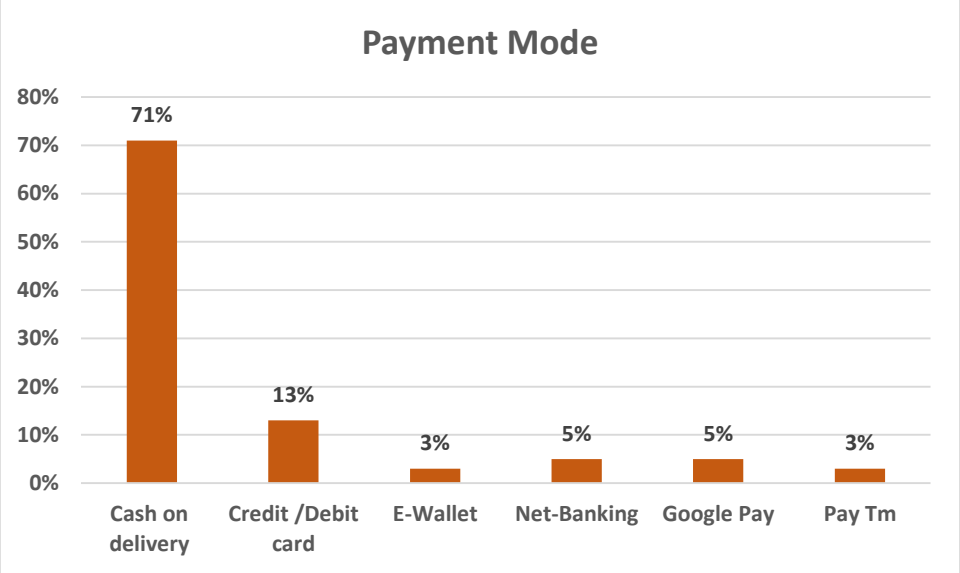
| Online site | Percentage |
|---|---|
| a) Product Available only online & Particular site | 25 |
| b) Reasonable Price | 7 |
| c) Timely delivered | 15 |
| d) Product delivered as ordered | 4 |
| e) Offer and Discount | 36 |
| f) Product Quality | 13 |
| **Total** | **100** |

**Source** : Primary Data

From the above table the top one reason for choosing particular online site is "OFFER AND DISCOUNT" and the next one is "PRODUCT AVAILABLE ONLY ONLINE". Some innovative and new products are being made available only online. So the customers are left with no alternate course to buy that particular product and moreover a single retailer cannot stock all variety of products.

**Figure - 2**

**Mode of Payment on Online shopping**




**Source** : Primary Data

The above figure shows that the majority of the customers were used to pay cash mode. This is because of fear, insecurity, unavailability of application, lack of knowledge of online transaction etc.,

**Table – 5**

**Problem faced in Online shopping**

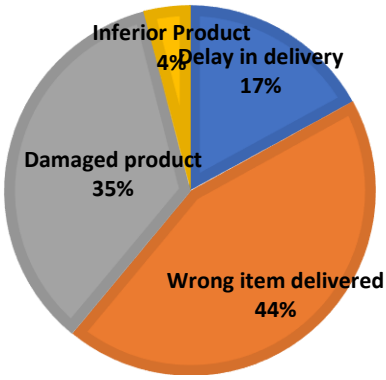
| Problem | No. of | Per centage |
|---|---|---|
| a) Yes | 23 | 31 |
| b) No | 52 | 69 |

**Source** : Primary Data

It is inferred that One fourth of the respondents were facing problem in online shopping. so it is implied that a majority of the respondents were found to be not facing any difficulties.



**Figure – 3**
**Nature of Problem**
**(The Problem which were faced recently are mentioned)**




**Source** : Primary Data

The above figure shows that the problems faced by the respondents have been specified above. Most of the respondents had encountered with the delivery of the items that were not ordered by them. Moreover the actual product delivered grossly mismatched with the actual product shown. Viz., Mismatch of colour, quality of the product, design etc.,

**Table -6**
**Opinion about Security on Online shopping**

| Opinion | No. of Respondents | Percentage |
|---|---|---|
| a) Yes | 56 | 75 |
| b) No | 19 | 25 |

**Source** : Primary Data

From the above table it is observed that 75 percentage of the respondents have said that payment information was secured in online shopping and rest of them have said that payment information was not secured in online shopping. online companies may ensure still a better payment gateways. Viz., OTP., oral confirmation etc.,

**Table –7**
**Reason for feeling transactions unsecured**

| Reasons | No. of Respondents | Percentage |
|---|---|---|
| a) No Awareness | 05 | 26 |
| b) No experience | 04 | 21 |
| c) Fear-ness of misuse of information | 06 | 32 |
| d) Others | 04 | 21 |
| **Total** | **19** | **100** |

From the table no.7 it is observed that 25 % of the respondents were feeling that their payment information was not secured and the reason which were mentioned by the respondents are "NO AWARENESS", "NO EXPERIENCE", "FEARNESS OF MISUSE OF INFORMATION" etc., so service provider should focus on these issues.



**Table- 8**

**Regarding satisfaction of the respondents**

| Opinion | Percentage |
|---|---|
| a) Highly Satisfied | 24 |
| b) Satisfied | 56 |
| c) Moderate | 19 |
| d) Dissatisfied | 01 |

**Source** : Primary Data

**Table - 9**

**Ho:** There is no significance difference between Residential and satisfaction on Online shopping

| Location | Satisfaction of respondents | | | | |
|---|---|---|---|---|---|
| | Highly satisfied | Satisfied | Moderate | Dissatisfied | Total |
| **a) Rural** | **04** | **14** | **10** | **01** | **29** |
| **b) Urban** | **14** | **28** | **04** | **00** | **46** |
| **Total** | **18** | **42** | **14** | **01** | **75** |

Chi-square test result

Calculated value of $X^2$ 10.4673

Table value : 7.81

10.4673>7.81

The calculated value of x2 (10.4673 ) is greater than the table value (7.81) at 5% level of significant degree of freedom (3). Therefore the null hypothesis is rejected. Hence it is concluded that there is an association between residential category of the respondents and satisfaction of the respondents.

So it is concluded that Rural people have lack of awareness in online shopping. Hence the online companies should make the people get aware of the online transaction.

**Table – 10**

**Ho:** There is no significance difference between Age and Problem faced in Online shopping

**Age Vs Problem faced in Online shopping**

| Age | Problem faced in Online shopping | | |
|---|---|---|---|
| | Yes | No | Total |
| **a) Below 20** | **8** | **13** | **21** |
| **b) 21-30** | **6** | **28** | **34** |
| **c) 31-40** | **4** | **11** | **15** |
| **d) 41-50** | **3** | **0** | **3** |
| **e) Above 50** | **2** | **0** | **2** |
| **Total** | **23** | **52** | **75** |

Chi-square test result
Calculated value of $X^2$ =14.678
Table value : 9.49
Degree of freedom= 4
14.678 > 9.49



The calculated value of $X^2$(14,678) is greater than the table value (9.49) at 5 % level of significant degree of freedom (4). Therefore the null hypothesis is rejected. Hence it is concluded that there is an association between Age of the respondents and problem faced in online shopping.

Hence it is concluded that Old age people still have low level of awareness in transacting online shopping, so online companies should conduct awareness camp for the particular old age people.

**4.10.Suggestions**

- Rural customers are not aware of the online shopping so the online website companies should conduct awareness camp in rural areas.
- Online websites must ensure about the quality so that customers are not disappointed while doing online shopping.
- Online website companies must ensure web security and confidentiality.
- The online shopping could be made successful only by right product delivery and undamaged products.
- Developing regional language related websites aid will help to increase the online purchase through new comers.

**5.Conclusion:**

With the strength of the online as well as the development of the technology more and more websites are booming up. Each one competes with every way achievable. Customers' reviews play an important role for everybody to get into a new web site for shopping on-line. Staying at home and browsing through hundreds of websites is a lot more easier compared to going for shopping offline. Online shopping portals have all preferred brands with different discounts and also deals which help the consumer to choose the best suitable and desired one for them. There is certainly no threat, no obligation to buy anything.

The pleasurable experience & user friendly navigation offers an additional value which in turn also helps the portals to get more new shoppers. Offering customers a variety of options like manufacturers' special discounts & deals also pulls in plenty of varied customers. Once the customers have been lead to the proper place where he is exposed to precisely what he needs, then they won't even think of coming out of it. It will always be beneficial to offer successful deals and offers to any visitors as it raises the revenue and also reputation.

Nowadays online shopping has become more are less a fashion and the companies are trying to convert this fashion in to a kind of passion.

The companies are integrating more and more retailers or manufacturers to include more products and this enable one to order anything from needles to anything.

The biggest advantage is the policy of return as no question is raised and either the cash is returned or one can buy things they like even in a future date.



### 5.1 Scope for the further Research

The present study has focused only on customers point of view. The future study may include Online websites company view.

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# ASSESSING THE ROLE OF LIFE INSURANCE COMPANIES IN TIRUCHIRAPPALLI DISTRICT

**Dr.P.JARINA BEGAM**
Assistant Professor, PG & Research Department of Commerce
Jamal Mohamed College (Autonomous) (Affiliated Bharathidasan University)
Tiruchirappalli – 20 Tamilnadu, India



**ABSTRACT**

*This article is a collection of definitions and implications for a better understanding of the life insurance corporation of India and identifies the strategies, challenges, obstacles and problems and implement strategies in life insurances offered. Life insurance companies provide protection against risks of life via special policies that answer the different insurance protection needed by individuals in the society. At Present study analyzed the policyholders take LIC policy schemes in Tiruchirappalli the study area. A survey was conducted among 100 policyholders in Tiruchirappalli using a questionnaire. The study is analyzed the whole insurance, Endowment policy, and Money back policy. The study aims at understanding the policyholder's attitude. In For that analysis, they used the tools like percentages and chi square test and make out the valid suggestions based on the findings of the study.*

## INTRODUCTION:

Life insurance is a large scale investment. Life insurance can also be used to fund certain goals, such child, critical illness treatment, Future plan, and granchild's future college expenses. The fundamental function of life insurance is to furnish protection against the financial demands occasioned by disability old age and death. Life insurance plan can help them financial assistance like home loan, personal loan, hospitalization charges. Life insurance policy is covers a policyholders over his life.

## LITERATURE OF REVIEW

**Harpreet Singh Bedi, (2011)** analyzed of business of life insurance before the financial and economic reforms and after their reforms. Also present insurance scenario and competitative environment has been discussed in detail. The investment strategy of LIC has been studied.

**Arnika Srivastava, (2012)** studied the review of life insurance industry in the country has taken up. Life insurance is the backbone of economy. LIC i.e. Life insurance Corporation has monopoly in life insurance sector. But after the IRDA Act, the sector is opened up for private Sectors.

**Bidyadhar Padhi, (2013)** emphasized the role and performance of private insurance companies in Indian Insurance Sector after opening up of the sector in 1999 has been examined and studied. Before linearization, LIC & GIC had monopoly over the Sector. But in the period of 2001 to 2012. 23 private insurance companies in life insurance sector and 28 private companies' in General insurance sector started the business.

**B. Muthukrishnan, (2013)** accessed health insurance sector in India has been done. There is very less penetration of health insurance. Only 3% of the population has got some what

health insurance. Unfortunately health insurance is purchased only to save income tax. The reason behind this is very poor level of awareness about health insurance products.

**Bhagabat Barik, (2014)** A general study of life insurance sector in India has been done. Life insurance is not merely an investment but it is a protective tool. The protection of human being against calamities and financial compensation in term of death is the basic idea of life insurance. Insurance is the fastest growing industry in the country.

**D.Rajasekar, (2014)** The SWOT analysis i.e. strengths, weakness, opportunities and threats for bank assurance has been studied. Bank assurance is a distribution model for insurance products. World Bank assurance is a combination of bank insurance. Bank is a vehicle which selling different types of financial products like loans, PPF, Money Transfer, Share & debentures, deposits, etc.

## OBJECTIVES

1. To study spread of life insurance message of LIC branch
2. To study analysis the business performance of LIC branch
3. To study legal and other conditions of life insurance schemes in order to make the understanding the schemes of Life complete.
4. To study the nature and structure of each category of schemes.

## HYPOTHESIS

**HO: (Null hypothesis)**

"There is no significant difference between types of policy and their satisfaction of policy holders of life insurance companies."

## IMPORTANCE OF THE LIFE INSURANCE

1. Life insurance is protection against the risk of death.
2. Life insurance can save a business if a key employee dies.
3. To meet educational expenses.
4. To save for Retirement.

## SCOPE OF THE STUDY

There are various types of LICs which operate in our country to meet the policy requirements of different categories of people. A survey of 100 policyholders conducted. On the basis of function, the LIC can be classified into etc. This study has focused only the LIC branch in Trichy District.

## LIMITATION:

1. The term insurance premium increases with the advancing age and the insurance needs at high ages mostly cannot be met economically with the term insurance.
2. The term insurance plans, wealth creation is not possible.
3. The study was based on sample which is very small hence the results cannot be generalized.

## RESEARCH METHODOLOGY

Primary data was used for the present study, Questionnaire was the main tool used to collect the pertinent data from the selected sample respondents. Field survey method was policyholders to collect the primary data from the selected sample respondents. Secondary information was collected from source like website, articles from magazines, news papers and journals. The studies are percentage and chi-square test.

## ANALYSIS AND INTERPRETATION

Table no.1**Age wise classification**

| S.no | Age level | Total | Percentage |
|---|---|---|---|
| 1. | 20-30 | 36 | 36 |
| 2. | 30-40 | 20 | 20 |
| 3. | 40-50 | 44 | 44 |
| | | **100** | **100** |

The above table show that 44% of policyholders were in the age group of above 40-50 years.36% of the policyholders were in the age of 20-30 years.20% of the policyholders were in the age group of below 30-40.

Table.2 **Area of living**

| S.no | Area of living | Total | Percentage |
|---|---|---|---|
| 1. | Rural | 44 | 44 |
| 2. | Urban | 36 | 36 |
| | | **100** | **100** |

The above table show that 44% of policyholders were in the Area of living rural sectors, 36% of the policyholders were in the Area of living urban sectors.

Table.3 **Gender**

| S.no | Gender | Total | Percentage |
|---|---|---|---|
| 1. | Male | 52 | 52 |
| 2. | Female | 48 | 48 |
| | | **100** | **100** |

The above table shows that 52% of the policyholders is Male i.e., business man and employees, 48% of the policyholder is Female i.e., working women.

Table.5 **Types of LIC policy and policyholders**

| Sl.no | Type of policy | No: of policyholders | Total |
|---|---|---|---|
| 1. | Whole insurance policy | 36 | 36 |
| 2. | Endowment policy | 31 | 31 |
| 3. | Money back policy | 33 | 33 |
| | | **100** | **100** |

The above table show that 36% of policyholders were in the whole insurance policy.33% of the policyholders was in the Money back policy.31% of the policyholders was in the Endowment policy.

Table.4 **Policyholders Satisfaction**



| S.no | Policyholders satisfaction | Total | Percentage |
|---|---|---|---|
| 1. | Satisfaction | 50 | 50 |
| 2. | Fully satisfaction | 22 | 22 |
| 3. | Not satisfaction | 28 | 28 |
| | | **100** | **100** |

The above table shows that 50% of the policyholders are satisfaction, 22% of the policyholders are fully satisfaction, and 28% of the policyholders are not satisfaction.

**Chi-Square Test**

Observed frequency

**Types of Policyholder and Satisfaction of Policyholders.**

| Sl.no | Level of Satisfaction | Whole | Endowment | Money back | Total |
|---|---|---|---|---|---|
| 1. | Satisfaction | 15 | 15 | 20 | 50 |
| 2. | Fully Satisfaction | 11 | 07 | 04 | 22 |
| 3. | Not Satisfaction | 10 | 09 | 09 | 28 |
| | | **36** | **31** | **33** | **100** |

**Expected Frequency**

| **0** | **E** | **O-E** | **$(O-E)^2$** | **$(O-E)^2$ / E** |
|---|---|---|---|---|
| 15 | 0.18 | 14.82 | 29.64 | 164.6 |
| 11 | 7.92 | 3.08 | 6.16 | 0.777 |
| 10 | 10.08 | -0.08 | 0.16 | 0.015 |
| 15 | 15.50 | -0.5 | 1.00 | 0.064 |
| 07 | 6.82 | 0.18 | 0.36 | 0.052 |
| 09 | 8.68 | 0.32 | 0.64 | 0.073 |
| 20 | 16.5 | 3.5 | 7.00 | 0.424 |
| 04 | 7.26 | -3.26 | 6.52 | 0.898 |
| 09 | 9.24 | -0.24 | 0.48 | 0.051 |
| | | | | **166.95** |

The degree of freedom are equal to (3-1) (3-1) =2x2=4, so we are interested in the probability $P(X^2>166.95)$ =9.488 on 4 degree of freedom. This in indicates that there is no association between the choice of most important factors and the grade of the policyholders. The study observed and expected value under the null hypothesis is negligible.

**FINDINGS**

1. Its clearly seen that the female policyholders are less than male policyholders.
2. More policyholders are coming from the urban areas.

3. More policyholders are at the age level is 40-50.
4. Most of the policyholders are highly satisfied.

**SUGGESTIONS**



1. Common people need to facilitate the LICs policy.
2. Female also needs to facilitate the LICs policy.

**CONCLUSION**

A Life Insurance company also provides better policies based on customer satisfaction. Life Insurance Company achieves a better standard for policyholder near future life. Finally I would like to conclude that the life insurance is performing very well and it is providing good services to its customers. So, you will most likely take a multiple policies throughout your lifetime.

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# CUSTOMER SATISFACTION TOWARDS SERVICE QUALITY OF RETAIL OUTLETS IN TIRUCHIRAPPALLI CITY

**Dr. A. ANSAR ALI**
Assistant Professor, PG Department of Commerce, Jamal Mohamed College (Autonomous)
(Affiliated to Bharathidasan University), Tiruchirappalli – 20, Tamil Nadu, India



**Abstract**

*In India the organized retail industry is growing rapidly. Customers visit the shopping centres to have overall shopping experience. The performance of the retailing sector for the past few years is outstanding and witnesses a huge revamping exercise, significantly contributed by the growth of the organized retailing. Rapid urbanization, exposure to large number of foreign brands and changing lifestyle and preferences has contributed to the growth of retailing in India. This study on customer satisfaction on retailing services aims to identify the dimensions in which the services provided by the organized retail outlets to the customers and also it revels the dimensional measure and the satisfaction of the customers. Further this study explores the factors that derive the satisfaction of the customers on services in organized retail. The result of this analysis suggests the degree of customer satisfaction in terms of services provided by organized retail outlets in Tiruchirappalli.*

**Key Words: Attitude, Behaviour, Customer Satisfaction, Retail Outlets, Word of Mouth Advertising**

## Introduction

The Indian retail industry has emerged as one of the most dynamic and fast-paced industries due to the entry of several new players. It is one of the oldest businesses that human civilization has known. It acts as an interface between the producer and consumer, improves the flow of goods and services and raises the efficiency of distribution in an economy. For a strong, stable and consistently growing economy, a well-organized and efficient retail sector is a must. Most of the developed and even emerging economies had adopted the organized retail long ago and percentage share of organized retail in total retailing has increased over the years. However, India, a land of self-sufficient villages, has continued to rely primarily on small, close to home shops. It is only off-late with pick-up in pace of urbanization and rising disposable incomes that the country started to take a few steps towards the organized retailing. A good progress has been made in the last few years, and the retail industry is off late being hailed as one of the sunrise sectors in the economy.

Interestingly, for many years, retailers have been administering surveys to their customers to measure both their overall level of satisfaction and their opinion of various details of their store experience, service and merchandise provided at organized retail outlets but they are not able to retain all their customers by providing solutions to them. Satisfying customers is one of the main objectives of every business. Businesses recognize that retaining the existing customers is more profitable than having to win the new ones to replace those lost. Management and marketing theorists underscore the importance of customer satisfaction for a business's success. Customer satisfaction is the key factor in knowing the success of any retail store or business; therefore it is very important to measure it and to find the factors that affect the customer satisfaction. Customers are most likely to appreciate the goods and services they buy, provided if they are made to feel special. This occurs when they feel that the goods and services that they buy have been specially produced for them or for people like them. It should be always keep measuring in order to get feedback for the products and services in order to develop it further with wide customization. Customer satisfaction levels can be measured using survey techniques and questionnaires. Gaining high levels of customer satisfaction is very important to a business because satisfied customers are most likely to be loyal, place repeated orders and use a wide range of services offered by a business.

**Literature Review**

**Zhao and Deng (2020)** Retail environment "Customer experience is the feeling of consumers in the shopping process affected by retailer' services, shopping environment, product price and quality". The study recommends the need for continuous improvement of services provided to customers, through consumer behavior studies, and work to predict customer expectations to ensure the provision of better services.

**Lemon and Verhoef (2016)** Experiential marketing "Customer experience is a multidimensional construct focusing on a customer's cognitive, emotional, behavioural, sensorial, and social responses to a firm's offerings during the customer's entire purchase journey". The researcher has used the customer satisfaction as the dependent variable and the five dimensions of service quality; namely, tangibles, reliability, responsiveness, assurance and empathy, as the independent variables.

**Klaus and Maklan (2017)** experiential marketing "Customer experience: the customer's cognitive and affective assessment of all direct and indirect encounters with the firm relating to their purchasing behavior". The study has concluded that retailing in India is gradually

inching this way towards becoming the next boom industry. The whole concept of shopping has altered in terms of format and consumer buying behaviour, ushering a in a revolution in shopping India. Modern retail has entered India as seen in sprawling shopping centers, multi-storied malls and huge complexes offer shopping, entertainment and food all under one roof.



**Objectives of the Study:**

- To identify the determinants of customer satisfaction in the organized retail outlets in the Tiruchirappalli city.
- To find out the attitude and behavior of customers in organized retail outlets.
- To study the future prospects of organized retail outlets in the city.

**Scope of the Study:**

The study deals with the customer satisfaction towards organized outlets which is very essential for retailing. Also, it deals with various problems in the present retail store products and promotional schemes.

**Research Methodology**

**Research design:** Descriptive research is being adopted to find out the customer satisfaction and characteristics of consumers.

**Area of the study:** The survey is conducted among all class of customers who are the regular purchasers and occasional buyers in the organized retail outlets in Tiruchirappalli.

**Method of Data collection:** Both Primary and Secondary data can be used

Primary data is collected through survey method. All the respondents are asked to fill in the questionnaire by themselves. The questionnaire contains open ended and closed ended questions and it is in a structured format which is clear and simple to the respondents.

**Sample Size:** Sample size taken in this study is 200.

**Sampling Technique:** The sampling method adopted is convenience sampling.

**Tools for analysis:** The data collected from these sources were analysed using various tools like percentage analysis, chi-square test, Correlation and cross table analysis method.

**Data Analysis and Interpretation**

**Table No.1**
**General Profile of the Respondents**

| Particulars | Classification | No. of Respondents | Percentage (%) |
|---|---|---|---|
| **Age** | Age 25 and below | 48 | 24 |
| | 26-35 | 64 | 32 |
| | 36-45 | 51 | 25 |
| | above 45 years | 37 | 19 |

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| | | | |
|---|---|---|---|
| **Gender** | Male | 120 | 60 |
| | Female | 80 | 40 |
| **Educational Qualification** | School Level | 15 | 7 |
| | Graduate | 78 | 39 |
| | ITI/ diploma | 33 | 17 |
| | Post Graduate | 74 | 37 |
| **Monthly Income** | Below Rs 5,000 | 4 | 2 |
| | Rs 5,001 - Rs 10,000 | 22 | 11 |
| | Rs 10,001 - Rs 15,000 | 84 | 42 |
| | Rs 15,001 - Rs 20,000 | 47 | 23 |
| | Above Rs 20,001 | 43 | 22 |
| **Total members in Family** | One | 5 | 2 |
| | Two | 23 | 11 |
| | Three | 57 | 29 |
| | Four | 99 | 50 |
| | Five and Above | 16 | 8 |
| **Average monthly purchase at organized retail outlets** | Below Rs 1,000 | 14 | 7 |
| | Rs 1,001- Rs 2,000 | 26 | 13 |
| | Rs 2,001- Rs 3,000 | 108 | 54 |
| | Rs 3,001- Rs 4,000 | 49 | 24 |
| | Above Rs 4,000 | 3 | 2 |

Source: Primary data

From the above table, it is clear that 60% of the respondents are male and 40% of the respondents are female. After dividing the respondents on the basis of gender, they are further divided according to their age. In this, it is found that out of total respondents 24% are 25 years old and below, 32% age between 26-35, 25% belongs to the age group of 36-45 and 19% are above 45 years. 39% and 37% of respondents are graduates and post graduates respectively. 42% of respondents are in the income level of Rs 10,001-Rs 15, 000, 23% of respondents are in the income level of Rs 15,001-Rs20, 000 and 22% of respondents are above the income level of Rs 20,001. Majority of the respondents (54%) spend Rs2, 001-Rs3, 000 of their monthly budget towards their purchase in the organized outlets. Only 2% of the respondents spend more than Rs 4000 of their monthly budget.50% of respondents' family size is four.

**Table No.2**
**Stores before buying from organized retail Outlets**

| Shop | No. of respondent | Percentage |
|---|---|---|
| Neighbourhood Store | 23 | 11 |
| Wholesale Market | 35 | 18 |
| Convenient Store | 128 | 64 |
| Other Stores | 14 | 7 |

Source: Primary data

From the above table it is clear that maximum (64%) of the respondents were purchasing from convenient stores before they have moved to organized retail outlets.



**Table No.3**

**Satisfaction level towards service provided at organized retail outlets**

| Parameter | Level of satisfaction (%) | | | | |
|---|---|---|---|---|---|
| | HS | S | N | DS | HDS |
| Quality of service | 55 | 33 | 12 | 0 | 0 |
| Self Service | 25 | 43 | 18 | 9 | 5 |
| Product price range | 16 | 36 | 38 | 2 | 8 |
| Visual merchandising | 21 | 31 | 22 | 24 | 2 |
| Time saving | 22 | 46 | 22 | 4 | 6 |
| Fast Checkout | 17 | 38 | 26 | 13 | 6 |
| Easy accessible layout | 22 | 36 | 25 | 8 | 9 |
| Parking facilities | 7 | 21 | 24 | 33 | 15 |
| Trolley facilities | 17 | 40 | 31 | 6 | 6 |
| Home Delivery facilities | 18 | 53 | 21 | 8 | 0 |
| Store Entrance | 17 | 31 | 37 | 8 | 7 |
| Mode of Payment | 9 | 18 | 19 | 28 | 26 |

**Chi-square Test**

H0: There is no significant relationship between the two variables- satisfaction level towards quality of service & education level of the respondents.

H1: There is significant relationship between the two variables- satisfaction level towards quality of service & education level of the respondents.

**Table No. 4**

| | Case Processing Summary | | | | | |
|---|---|---|---|---|---|---|
| | Valid | | Missing | | Total | |
| | N | Percent | N | Percent | N | Percent |
| Education Level* Quality of service | 200 | 100.0% | 0 | .0% | 200 | 100.0% |

**Education and Quality of Service Cross Tabulation**

| EDUCATION LEVEL | QUALITY OF SERVICE | | | TOTAL |
|---|---|---|---|---|
| | HIGHLY SATISFIED | SATISFIED | NEUTRAL | |
| School level | 11 | 3 | 1 | 15 |

| | | | | |
|---|---|---|---|---|
| Graduate | 40 | 30 | 8 | 78 |
| ITI/diploma | 21 | 9 | 3 | 33 |
| Post graduate | 38 | 23 | 13 | 74 |
| **TOTAL** | **110** | **65** | **25** | **200** |

**Chi-Square Test**

| | Value | df | Asymp. Sig. (2-sided) |
|---|---|---|---|
| Pearson Chi-Square | 6.186[a] | 6 | .403 |
| Likelihood Ratio | 6.136 | 6 | .408 |
| Linear-by-Linear Association | 1.537 | 1 | .215 |
| N of Valid Cases | 200 | | |

a.) 3 cells (25.0%) have expected count less than 5. The minimum expected count is 1.88.

From the above Pearson chi-square test the acquired value is 6.186 for satisfaction level towards the quality of service and the education level of the respondents and the table value for the degree of freedom 6 is 12.592

Since the acquired value is less than the table value, H0 is accepted and there is no significant relationship between the two variables- satisfaction level towards quality of service & education level of the respondents.

**Findings**

- In this study it is found that organized retail outlets provide better quality of service, product range as compared to the unorganized retail outlets.
- Most of the customers are satisfied with the quality of service provided by the organized retail outlets.
- Customers are satisfied with self-service, product price, visual merchandising, home delivery and fast checkout.
- Customers feel that the store layout is easily accessible to find the products.
- Some of the respondents are not satisfied with parking facility and variety of modes of payment.

**Suggestions**

The organized retail outlets should provide good parking facilities to their customers. Also, they are expected to concentrate more on free home delivery and increase the number of billing counters, so as to ensure fast checkout. Most of the stores do not accept credit and

debit cards. Since most of the customers are youngsters and employed, they feel more comfortable with card payment than cash, these stores are expected to make this facility available to all the customers.



**Conclusion**

The root of the study is that most of the customers prefer purchasing from organized retail outlets than unorganized outlets. Also, most of them are satisfied with the quality of service, price and product range of the goods provided by organized retail outlets. Satisfaction of consumers in retail service is an important criterion for a marketer to understand for further strategic decision. This study also reveals that the customers prefer organized retailing over unorganized retailing, due to which the organized retailing become a threat to the unorganized outlets. The establishment of such organized retail outlets in tier-1 and tier-2 cities has proved to be successful, as it fulfils the needs of the customers. As an expansion, such outlets are being established in tier-3 cities like Tiruchirappalli and other places. Hence, it's significant for such outlets to cater to the needs of the customers for its long run.

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# A STUDY ON INDENTIFICATION OF FACTORS INFLUENCING BUYING BEHAVIOUR TOWARDS ONLINE SHOPPING OF GADGETS IN TRICHY

**A. S. MINHAJ BEGUM**
Assistant Professor, PG Department of Commerce, Jamal Mohamed College (Autonomous), (Affiliated to Bharathidasan University), Tiruchirappalli – 620020, Tamilnadu, India.



**Abstract**

*In the 21st century due to growing use of internet people are switching to online shopping. For purchasing Electronics products such as gadgets online shopping has became a key platform as a huge variety of gadgets available at just a click away. Consumer awareness towards these electronic gadgets decides the future of the products. This study focuses on both customer and technology oriented factors which Trichy buyers keep in mind while shopping electronic gadgets online customer oriented factors such as product quality, timesaving, convenience, product price, accessibility, technology oriented factors are guaranteed quality, discount, promotions and cash on delivery and also investigates consumer knowledge, behaviour and preferences. This paper primary data was collected from 200 respondents to understand the consumer behaviour towards online shopping of gadgets in Trichy.*

**Keywords: Online Shopping, Factors, Consumer Behaviour, Customer Satisfaction, Gadgets.**

## Introduction

Internet has become a business tool and mediator between companies and customers. These days internet turned as a significant communication channel challenging older ones such as posters, pamphlets, Magazines, radio and television. Most of the companies are started doing online business and made their website as e-store for their products and services. Online purchasing is the better way to save money and time as they can purchase online from anywhere and anytime within their budget. With comparison of price, features and description which makes convenient for customer to examine as per their criteria and same time increase in the e-commerce sites became competitive and keep sustain the loyalty of customers. With the rapid growth in the technology new inventions and updated electronic gadgets are keep on coming to comfort consumers. Consumer behaviour in electronic gadgets towards online shopping is little critical as compared to physical world. While online

purchase customers fears the opportunity to physically examine the gadgets this is specially regarded as influential factor in purchase.

## LITERATURE OF REVIEW



**Mahalaxmi and Nagamanikandan, (2016**) concluded in their study that the internet played a major role in growth of online shopping businesses through connecting globally. In case online purchasing stills having more problems arising specially for clothing. Every consumer has faced number of difficulties. Based on study finding it is concluded that online shopping is getting more popular in young generation. The main obstacle in the online shopping is the safety issue and level of trust on online stores therefore; sellers have to make proper strategies to increase the consumer's level of trust on them.

**Vivek s Kanade, (2019)** in his study provided analytical and comprehensive review of extensive literature of previous studies on online shopping buying behaviour and concluded that ease of information, perceived risk, transactional security, and price are the major influencing factors on the decision making of buyer during online purchases.

**Anupam Sharma and Deepika Jhamb, (2020)** in his research stated that customer buying behaviour has been changed from fashion oriented purchase to daily used products shopping due to Covid-19 Impact as per survey done by Nielson company which brings more new consumers to online shopping even after epidemic situation people will keep the habit of online shopping due to their satisfaction level in public crowded gathering and price.

## SCOPE OF THE STUDY

This study aims to understand the factors influencing the buying behaviour towards online shopping of gadgets in Trichy.

## OBJECTIVES OF THE STUDY

1. To find out the kinds of gadgets purchased from e-store.
2. To analyse the factors that influences during online shopping of gadgets.
3. To find out the satisfaction level of gadgets purchased online shopping.

## RESEARCH METHODOLOGY

- **Research Design** – In this study Descriptive research design was applied by the researcher.

- **Sample Design** – The questionnaire was distributed and collected from 200 respondents through social media (Facebook, Google form, Whatsapp, Email) based on simple random sampling for the present study.
- **Collection of Data** – Both primary and secondary data are used for the research.

  **Primary Data:** Collected through the structured questionnaire.

  **Secondary Data**: Collected from the websites and journals.
- **Statistical Tools –** Chi-square test and simple percentage analysis are used to shown the behaviour of the respondents of online shopping of gadgets.

## LIMITATION OF THE STUDY

- The researcher has taken 200 respondents for the study limited to Trichy.
- This study limits itself only to consumer behaviour in online shopping of gadgets.

## ANALYSIS AND DISCUSSIONS

**Table 1: Profile of Respondents**

| Variable | Category | Frequency | Percentage (%) |
|---|---|---|---|
| **Gender** | Male | 120 | 60 |
| | Female | 80 | 40 |
| **Age Group** | Below 20 | 20 | 10 |
| | 21-30 | 130 | 65 |
| | 31-40 | 25 | 13 |
| | 41-50 | 15 | 7 |
| | Above 50 | 10 | 5 |
| **Education** | School Level | 13 | 7 |
| | Graduate | 140 | 70 |
| | Post Graduate | 40 | 20 |
| | Illiterate | 07 | 3 |
| **Occupation** | Student | 10 | 5 |
| | Employed | 150 | 75 |
| | Self-employed | 30 | 15 |
| | Professionals | 10 | 5 |
| **Income Per Month** | Below 10000 | 11 | 5 |
| | 10000-20000 | 56 | 28 |
| | 20000-30000 | 120 | 60 |
| | Above 30000 | 13 | 7 |

Table1 shows that the 60% of the respondents are Male. 65% of the respondents belong to the age group of 21-30 years. 70% of the respondents have completed Graduate degrees. 75% of the respondents are employed. 60% of the respondents have the monthly income of Rs.20000-30000 are the percentages for maximum respondents.

**Table 2: General Information of Respondents on Online Shopping**

| | | | |
|---|---|---|---|
| Using Internet Since | Less than one Year | 10 | 5 |
| | 1-2 years | 20 | 10 |
| | 2-4 years | 40 | 20 |
| | More than 4 years | 130 | 65 |
| Awareness on Online shopping through | Family Members | 18 | 9 |
| | Relatives | 28 | 14 |
| | Friends | 34 | 17 |
| | Advertisement | 120 | 60 |
| Favourite Online shopping website for gadgets | Amazon | 110 | 55 |
| | Flipkart | 40 | 20 |
| | Paytm Mall | 10 | 5 |
| | Snapdeal | 30 | 15 |
| | Home shop18 | 08 | 4 |
| | Others | 02 | 1 |
| Is the information given about the gadgets on site sufficient | Strongly Agree | 10 | 5 |
| | Agree | 140 | 70 |
| | Neutral | 44 | 22 |
| | Disagree | 5 | 2 |
| | Strongly Disagree | 01 | 1 |
| Mode of Payment | Debit Card | 18 | 9 |
| | Credit Card | 08 | 4 |
| | Online Transfer | 24 | 12 |
| | Cash on Delivery | 150 | 75 |
| Satisfaction level of online shopping for gadgets | Highly Satisfied | 86 | 43 |
| | Satisfied | 78 | 39 |
| | Moderate | 28 | 14 |
| | Dissatisfied | 06 | 3 |
| | Highly Dissatisfied | 02 | 1 |

Table 2 shows that the 65% of the respondents have been using the internet for more than 4 years. 60% of the respondents know about online shopping through advertisement. 70% of the respondents agree that the information given about the gadgets on the site is sufficient. 55% of the respondents prefer Amazon. 75% respondents make payment only through (COD) cash on delivery in online shopping. 43% of the respondents were highly satisfied with online shopping.

**Table 3: Kinds of Gadgets Purchased from the Online Shopping**

| **Product** | **No. of Respondents** | **Percentage (%)** |
|---|---|---|
| Mobile phones | 78 | 39 |
| Tablets | 08 | 04 |
| Laptops | 62 | 31 |
| Headphones | 42 | 21 |
| Others | 10 | 05 |
| **Total** | **200** | **100** |

From the above table 3, Its found that 39% of the respondents purchased Mobile phones, 4% of the respondents purchased Tablets, 31% of the respondents purchased Laptops, 21% of the respondents purchased Headphones and 5% of the respondents purchased others likes Bluetooth, Games etc.,



Hence, the majority of the respondents prefer to buy Mobile phone through online shopping.

**Table 4: Factors that influences during Online Shopping of Gadgets**

The responses were captured on a five point **Likert's Scalling** from Strongly Agree, Agree, Neither Agree nor disagree, Disagree and Strongly Disagree which have been converted to numerical scores of 1,2,3,4 and 5 respectively.

*Remember your past online shopping experience and kindly provide your degree of agreement for the following statements:*

| Factors | SA | A | N | D | SD | Total |
|---|---|---|---|---|---|---|
| | | | | | | % |
| I prefer purchasing online of gadgets than using local **malls or stores** | 120 | 38 | 30 | 8 | 4 | 200 |
| | 60 | 19 | 15 | 4 | 2 | 100 |
| I am getting the **latest information/updates** from the Internet regarding gadgets that is not available in the market | 146 | 40 | 10 | 2 | 2 | 200 |
| | 73 | 20 | 5 | 1 | 1 | 100 |
| I have speed and **sufficient internet accessibility** to shop online | 120 | 64 | 14 | 1 | 1 | 200 |
| | 60 | 32 | 7 | 0.5 | 0.5 | 100 |
| Online shopping is **convenient** than direct store shopping for gadgets | 142 | 34 | 14 | 6 | 4 | 200 |
| | 70 | 17 | 7 | 3 | 2 | 100 |
| Online shopping **saves time** over direct store shopping. | 160 | 21 | 17 | 2 | 0 | 200 |
| | 80 | 10 | 9 | 1 | 0 | 100 |
| Online shopping allows us to shop from **anywhere and at anytime.** | 170 | 23 | 5 | 0 | 2 | 200 |
| | 85 | 11 | 3 | 0 | 1 | 100 |
| Online shopping gives opportunity to receive the **products delivered on specific date and time anywhere as required.** | 126 | 52 | 16 | 2 | 4 | 200 |
| | 63 | 26 | 8 | 1 | 2 | 100 |
| Gadgets purchased through online are with **guaranteed quality.** | 136 | 31 | 24 | 5 | 4 | 200 |
| | 68 | 15 | 12 | 3 | 2 | 100 |
| I found regular **discounts and promotional offers** on gadgets from online shopping. | 164 | 16 | 13 | 4 | 3 | 200 |
| | 82 | 8 | 7 | 2 | 1 | 100 |
| While shopping online **Cash on delivery** is better way. | 142 | 41 | 14 | 3 | 0 | 200 |
| | 71 | 21 | 7 | 1 | 0 | 100 |
| I **trust** shopping websites. | 130 | 42 | 20 | 6 | 2 | 200 |
| | 65 | 21 | 10 | 3 | 1 | 100 |

So, it is concluded from the above table is among different factors 85% of respondents strongly agree for anywhere and anytime and majority of respondents strongly agree with all factors influencing online shopping of gadgets.

**Hypothesis (Ho):** There is no significant relationship between Age and Satisfaction level of online shopping of gadgets. Chi-square test has used by researcher to test the above hypothesis.



**Result of Chi-square Test**

| Chi-square test | | | |
|---|---|---|---|
| **Calculated Value** | **Degree of freedom** | **Level of significance** | **Table value** |
| 34.42 | 16 | 5% | 26.30 |

Since the calculated value of chi-square is (34.42) is greater than the table value of (26.30) at 5% level of significance and the degree of freedom at 16. The Null hypothesis is rejected. Therefore, "there is significant relationship between Age and Satisfaction level of online shopping of gadgets".

## FINDINGS

- Consumer oriented factors are Convenience, time saving, product price and product quality, accessibility, shop anywhere and 24/7 are the main specific factors influencing consumer buying behaviour towards online shopping of gadgets.
- The technology oriented factors are Cash on delivery (COD), guaranteed quality, discounts & promotions are the main influencing factors of customer attitude towards online shopping.
- Among the gadgets purchased through online shopping mobile, laptops and headphones are more demandable and according to the analysis majority of the respondents are highly satisfied with online shopping of gadgets.

## SUGGESTIONS

1. Awareness regarding security measures and security issues still continues to be a major drawback and trends like AVS, PIN for credit cards, e-cards, digital signature and inter-bank transactions online need to be made more prominent.
2. More discount offers to be introduced to attract more customers for online shopping.
3. Detailed demo and feature videos on gadgets for clear understanding on products before buying.
4. Gadgets after sale service should be provided promptly for the consumers making it an enjoyable experience.

## CONCLUSION

This study concluded that current generation prefers online shopping without spending a large amount of time, when compared to other shopping. The study about the various factors and aspects of consumer satisfaction level on online shopping is highly satisfied. Based on the findings, online retailer to understand the detailed picture to make effort on the specific factors that leads the customers to have positive behaviour on online shopping of gadgets. Amazon is the favourite website among the buyers comparing to the other website.

### Scope for Further Research

- A study on Consumer Behaviour towards online shopping of gadgets in Tiruchirappalli District.
- A Comparative study on consumer behaviour towards online shopping of gadgets in Tiruchirappalli District.

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# A STUDY ON CONSUMER PREFERENCE TOWARDS FAST FOODS PRODUCTS IN TRICHY CITY

**Dr. M. MARIMUTHU**
Assistant Professor PG & Research Department of Commerce, Jamal Mohamed College (Autonomous), Affiliated to Bharathidasan University, Tiruchirappalli-20.
Mob.No.94427 62805, E-Mail: marimuthumohana68@gmail.com



**A. RAMEEZA**
Ph.D. (P. T.) Research Scholar, & Research Department of Commerce, Jamal Mohamed College (Autonomous), Affiliated to Bharathidasan University, Tiruchirappalli-20.
Mob.No.99441 25460, E-Mail: rameezarameeza786@gmail.com

**Abstract**

*Recently, the food habits of people have changed due to the western culture. Most of the peoples preferred to prepare at homes or purchasing from restaurants. There is variety of fast foods available in the Restaurants. Today, fast foods become a part of day-to-day life. This study focuses on the consumer preference of fast food with special reference for Trichy City. Statistical tool has been used Chi-Square test for analysing the data. This research concludes that consumers are very much aware of fast food products.*

**Keywords: Fast food, Consumer preference, Factors.**

## Introduction

Fast foods are quickly prepared within a short time and served quickly compared with other foods. Consumption of fast food has greatly increased in India. One of the main reasons for fast food's popularity is the convenience factor. Instead of having to spend a lot of time in your kitchen and at a grocery store preparing a food you can spend mere minutes at a fast food restaurant and get a full meal. Consumer behaviour towards food is much more needed to analyse because it occupies a major portion of the consumer purchases, specifically the adolescents love to eat fried and roasted. The changing life style and increased expendable incomes had led to an awesome growth of the fast food industry. One of the biggest advantages of the fast food is that it saves a lot of time.

## Statement of the problem

Eating at home remains very much deep routed in Indian culture and changes in eating habits are very slow moving with barriers to eating out entrenched in certain sectors of Indian society. The growth in nuclear families, particularly in urban India, exposure to global media and Western food and an increasing number of women joining the workforce, had an impact on eating out trends. Fast food is one of the world's largest growing food types in our

country. The working people don't spend a lot of time for preparation of meals, travelling to pick up meals, or waiting for meals in restaurants. As a result, consumers depend on fast food. Knowing this, fast food providers are coming up with innovative ways to market their products that save time for consumers.



**Objectives of the study**

1. To understand the level of awareness of fast food products.
2. To know the reasons for purchasing fast food products.
3. To analyse the factors influencing towards preference of fast food product in Trichy City.

**Significance of the study**

The study of the consumer preference becomes indispensable as the success or failure of the product depends upon the consumer. The present study helps to know the consumer preference of fast food users. An attempt has made by the research to know the consumer preference, awareness regarding fast foods.

**Scope of the study**

The suggestion from the study is depends on the responses given by the consumers in a specific area. This study will be helpful in getting an insight into the consumer preference.

**Review of Literature**

**Raja Irfan Sabir et al. (2014)** examined the determinants of the customer's satisfaction in fast foods. In his study, he had spoken about different variables which are influence on the customer's satisfaction directly or in directly. Quality service, cost, environment are used as an independent variables and customers satisfaction use as dependent variable.

**Manjunath and Reginald (2016)** stated in their article focused to find the key success factors for fast food industry in urban area. Fast food concepts developed very rapidly in last few years in urban area. Customer satisfaction in fast food industry showing dependency on service quality, product quality, physical design, price, Customer satisfaction, physical environment, taste and promotion. Findings of the study show that service quality and physical design are the key factors for satisfaction in fast food industry in urban area.

**RESEARCH METHODOLOGY**

An intensive study has been made on the consumer preference of Fast food users in Trichy. The methodology adopted in study is as follows.

**Sources of Data**

To analyse the consumer preference for Fast food both primary and secondary data were used. Primary data was collected by using the questionnaires and by the detailed discussion with the respondents. Secondary data was collected from various journals, websites, etc.

**Sampling Design**

Random sampling method is used to collect the date regarding the consumer preference for Fast food this sampling design; every item of the universe has an equal change of inclusion in the sample.

**Sample Size**

The data was collected from a sample of 100 respondents residing in the area of Trichy city.

**Analysis & Interpretation of Data**

Tabulation of data was made to analyse such data. Chi-Square test applied to test the hypothesis of the study.

**Limitations of the Study**

1. This study is not conducted in entire area of Trichy city.
2. This study conducted only five products due to time constrains.
3. The information provided by respondents about their opinion has its own basis. Therefore, the information provided by the respondent may not reveal the truth.

**Results, Analysis and Discussion**

A primary survey was conducted in Trichy from 100 respondents to find out personal details, preference for the product, Frequency of consumption, Purpose for the product or tabulated and analysed by applying statistical tools like Chi-Square test.

**Personal Details**

**Table 4.1 Respondents personal details in Trichy city**

| **Gender** | **No. of Respondents** | **Percentage** |
|---|---|---|
| Male | 55 | 55 |
| Female | 45 | 45 |
| **Total** | **100** | **100** |
| **Age** | **No. of Respondents** | **Percentage** |
| Less than25 | 60 | 60 |
| 25-45 | 30 | 30 |
| Above 45 | 10 | 10 |
| **Total** | **100** | **100** |
| **Marital Status** | **No. of Respondents** | **Percentage** |

| | | |
|---|---|---|
| Married | 25 | 25 |
| Unmarried | 75 | 75 |
| **Total** | **100** | **100** |
| **Occupation** | **No. of Respondents** | **Percentage** |
| Student | 50 | 50 |
| House Wife | 10 | 10 |
| Employed | 35 | 35 |
| Others | 5 | 5 |
| **Total** | **100** | **100** |

*Source: Primary Data*

Table 4.1 Shows that 55% of the respondents are Male and 45% of the respondents are Females. Majority comparisons 60% of the respondents are the age group of Less than 25 years, 30% of the respondents are 25-45 years and 10% of respondents are above 45 years. 75% of the respondents are Unmarried and 25% of the respondents are married, Occupation of majority 50% of the respondents is Students, 35% of the respondents are Employed, 10% are House wife, and 5% of them Others.

**Purchasing Details**

**Table 4.2 Preference for the Product**

| **Products** | **No. of Respondents** | **Percentage** |
|---|---|---|
| Burgers | 28 | 28 |
| Pizzas | 35 | 35 |
| Sandwich | 25 | 25 |
| Others | 12 | 12 |
| **Total** | **100** | **100** |

*Source: Primary Data*

Table 4.2 shows the majority 35% of the respondents are prefer Pizzas, 28% of the respondents are prefer Burgers, 25% of the respondents are prefer Sandwich and 12% of the respondents are prefer Others

**Table 4.3 Frequency of buying**

| **Frequency of buying** | **No. of Respondents** | **Percentage** |
|---|---|---|
| Once a month | 10 | 10 |
| 2 – 4 times a month | 15 | 15 |
| 5 – 10 times a month | 45 | 45 |
| More than 10 times a month | 30 | 30 |
| **Total** | **100** | **100** |

*Source: Primary Data*

Table 4.3 shows that majority 45% of the respondents are buying on 5 to 10 times, 30% of the respondents are buying on more than 10 times a month, 15% of the respondents are buying on 2 to 4 times a month, and 10% of the respondents are buying once in a month.



**Table 4.4 Reasons for Purchasing**

| Reasons | No. of Respondents | Percentage |
|---|---|---|
| Varieties | 25 | 25 |
| Taste & Quality | 40 | 40 |
| Price | 3 | 3 |
| Status | 10 | 10 |
| Save time | 20 | 20 |
| Others | 2 | 2 |
| **Total** | **100** | **100** |

*Source: Primary Data*

**Chi-square test between frequency of buying and preference of Fast food products**

**OBSERVED FREQUENCY**

| Frequency of buying | Fast food Products | | | | |
|---|---|---|---|---|---|
| | Burgers | Pizzas | Sandwich | Others | Total |
| Once a month | 5 | 12 | 10 | 3 | **30** |
| 2 – 4 times a month | 14 | 10 | 18 | 3 | **45** |
| 5 – 10 times a month | 2 | 5 | 6 | 2 | **15** |
| More than 10 times a month | 3 | 4 | 2 | 1 | **10** |
| **Total** | **24** | **31** | **36** | **9** | **100** |

| O | E | O-E | (O-E)2 | (O-E)2/E |
|---|---|---|---|---|
| 05 | 7.2 | -2.2 | 4.84 | 0.672 |
| 14 | 10.8 | 3.2 | 10.24 | 0.948 |
| 02 | 3.6 | -1.6 | 2.56 | 0.711 |
| 03 | 2.4 | 0.6 | 0.36 | 0.15 |
| 12 | 9.3 | 2.7 | 7.29 | 0.783 |
| 10 | 13.95 | -3.95 | 15.60 | 1.118 |
| 05 | 4.65 | 0.35 | 0.12 | 0.025 |
| 04 | 3.1 | 0.9 | 0.81 | 0.261 |
| 10 | 10.8 | -0.8 | 0.64 | 0.059 |
| 18 | 16.2 | 1.8 | 3.24 | 0.2 |
| 06 | 5.4 | 0.6 | 0.36 | 0.066 |
| 02 | 3.6 | -1.6 | 2.56 | 0.711 |
| 03 | 2.7 | 0.3 | 0.09 | 0.033 |
| 03 | 4.05 | 1.05 | 1.10 | 0.271 |
| 02 | 1.35 | 0.65 | 0.42 | 0.311 |
| 01 | 0.9 | 0.1 | 0.01 | 0.011 |
| **Total** | | | | **6.33** |

| **Degree of freedom** |
|---|
| **=(r-1) (c-1)** |
| **= (4-1) (4-1)** |
| **= 3 x 3 =9** |
| **Calculated value = 6.33** |
| **Degree of freedom = 9** |
| **Table value = $x^2$ 0.05 = 16.9** |

The calculated value is lesser than the table value this indicates that there is significant association between frequency of buying behavior and Products preference. Therefore null hypothesis is accepted.

**Findings**

1. Majority of 55% of the respondents are males.
2. Majority 60% of the respondents are in the age group of less than 25 years
3. A majority of 75% of respondents were Unmarried.
4. As regard the Occupation of the respondents 50% are Students.
4. Majority of 40% of the respondents purchase Pizzas.
5. With respect to reason for purchase of fast food majority 40% of the respondents taste and quality.
6. Chi-square test is applied with respect to the Frequency and Preference of Fast food Products.

**Suggestions**

- Nowadays consumers are like to eat fast foods with healthy and that can be good to their body condition. Hence, the manufacturer has to focus on the quality and put more healthy ingredients to attract more customers.
- Frequent inspections must be carried out in fast food restaurant to make sure that the products are good quality.

**Conclusion**

This study is concerned with analysis of consumer preference of fast food products. All people whether young and old, like fast food. They take for quickly prepared within a short time easily accessible and cheap. Thus fast foods have become part of their live. So the producer should understand what exactly is expected of him by the consumers who highly sensitive and reactive. He should deliver quality product in reasonable price.

**Scope for further research**

This paper has examined the preference of fast food products from customers' point of view. In the modern world, we are refusing to eat the healthy foods for the following reasons: time saving, work pressure, status, cost, etc. So, peoples are not in healthy condition. Always, we are living and struggling with unhealthy society. In future, this paper may help to realize the impact of fast foods and how making our society to healthy.

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# A STUDY ON WOMEN CONSUMER BEHAVIOUR TOWARDS DURABLE GOODS WITH SPECIAL REFERENCE TO TIRUCHIRAPPALLI DISTRICT



**Dr. N. A. NAZRINE**
Assistant Professor, Department of Business Administration,
Jamal Mohamed College (Autonomous), (Affiliated to Bharathidasan University)
Tiruchirappalli, India.

**Abstract**

*Consumer behaviour or buyer behaviour has gained increased importance in a consumer oriented marketing planning and management. The study of consumer behaviour is an attempt to understand what the consumer want, why they want. Consumer behaviour reflects the totality of consumer behaiour with respect to acquisition, consumption and disposition of goods, services, time and idea by human decision making. It also includes whether, why, when, where, how, how much and how often and how long consumer will use or dispose of an offering. The buying behaviour of consumer has become a great necessity in modern marketing system, because success or failure ultimately depends upon the buying behaviour of the target customers considered individually or a group.*

**Keywords: Consumer behaviour, Durable goods, women Consumer, Behavior.**

## Introduction

They way in which consumers choose how to spend their incomes. One theory of consumer behavior views consumers as having utility functions showing the level of satisfaction they will derive from every possible set of goods and services. They choose their expenditure to maximize their utility subject to the constraints imposed by their incomes and prices facing them.

Long-lives goods bought for final consumption. Their services are expected to be enjoyed over a period longer than that (normally a year) used in national income accounting. They include private vehicles and domestic items such as furniture, television, video recorders, washing machines, refrigerators, hone freezer and vacuum cleaners, footwear and clothing are not normally treated as consumer durable, although they are frequently made to set several years. House purchase in normally treated as investment and not as spending on consumer durable.

**Statement of the problem**

An understanding of consumer behaviour towards durable goods is essential as it reflects the influence of brands, price, quality, quantity, mode of purchase, etc. The success of the market or the failure depends on the consumer's behaviour. Consumer is nerve centre of the modern marketing, understanding his behaviour is quite essential for efficient and effective marketing management. Customers may state their needs, wants but act otherwise. They may not be in touch with their deeper motivations. India consumer market is riding the crest of the country economic boom. Driven by a young population with access to disposable incomes and easy finance options, the consumer market has been throwing up staggering figures. Marketing problems confronted from the consumer's behaviour has a greater degree of similarity with behavioural problems. The use of durable goods is becoming increasingly popular in recent years in India. The introduction of different types of durables has also brought out many significant changes in the tastes and preferences of ultimate consumers in recent years. Hence, the present study has been chosen to identify the various factors influencing the consumer behaviour on the of durables in Tiruchirappalli District.

**Review of Literature**

**Rakesh Kumar & S. K. Kaushal (2019),** Electronic durable goods have become essential household items to be used regularly in day to day life. The purpose of the present study was to identify and explore major factors affecting consumer attitude and subsequently behaviour towards the purchase of electronic durable goods. The study adopted a cross - sectional research design to accomplish the set objectives. A sample of total 514 respondents was selected from eight cities of Uttar Pradesh using convenience sampling method. Data were collected using a structured questionnaire which was prepared through extensive literature review. Data were analyzed using statistical techniques such as exploratory factor analysis, Mann-Whitney and Kruskal-Wallis tests on SPSS. The results indicated that exploratory factor analysis produced a total of five factors, which were identified as Perceived Quality, Price Consciousness, Brand Consciousness, Perceived Risk, and Advertisement. Moreover, demographic variables were also found influencing consumer behaviour towards electronic durable goods. The study contributed through the identification of significant determinants of purchase behaviour towards electronic durable goods. The findings of the study may be useful for marketers in devising their marketing strategies.

**Dr.R.Dharmaraj (2017),** The Indian consumer durables industry has witnessed a considerable change over the last few years. Changing life style and higher disposable

income coupled with boom in the real estate and housing industry and a surge in advertising have been instrumental in bringing about a sea change in the consumer behavior pattern. Consumer durables involve any type of product purchased by consumers that is manufacture for long-term use. As opposed to many goods that are intended for consumption in short term, consumer durables are intended to endure regular usage for several years or longer before their replaced is required just about every household contains at least a few items that may be considered as consumer durable nature. With India being the second posttest growing economy having a huge consumer classes, consumer durables have emerged as one of the posttest growing industries in India. The rapid economic growth is increasing and enhancing employment and business opportunities and in turn increasing disposable incomes. Middle class, defined as households with disposable incomes from Rs.200000 to Rs.1000000 per annum comprises about 50 million people roughly 5% of the population at present. By 2025 the size of middle class will increase to about 583 million people or 41% of the population. Extreme rural poverty has declined from 94% in 1985 to 61% in 2005 and is projected to drop to 26% by 2025.Affluent class, defined as earnings above Rs.1000000 per annum will increase from 0.2% of the population at present to 2% of the population by 2025. Affluent class's share of national private consumption will increase from 7% at present to 20% in 2025.

**Rajeswari.R and Pirakatheeswari.P (2014)** made an attempt in their study, "A Study on Consumer Behaviour and Factors Influencing the Purchase Decision of Durable Goods with Reference to Salem District". A total of 50 respondents, result on the respondents while they purchase the consumer durable goods, the factor "Price" ranked first. It was followed by "Quality". The factor "Brand Image" got third rank and the factor "Model/Design" got fourth rank.

**Dr.Uma.K and Sasikala.P (2014),** Study on "Consumer's Perceptions and Buying Behaviour towards Selected Home Appliances Products in Madurai District", sample size on 300 respondents. This study concluded that Maximum of the respondents of urban area uses home appliances than the rural area. So the home appliances companies have to find the consumers preferences regarding promotion scheme in the rural area.

**Objectives of the Study**

1. To Identify the Product Quality on Women Consumer.
2. To Identify the Factors Influencing the Women Consumers in the Selection of Home Appliance.

**Methodology**

In the beginning of the research, on pilot work to identify major areas of Women Consumer behavior towards consumer Durable goods carried out. It helps to take a lead to Women Consumer behavior towards consumer Durable goods in the study area. The present study has been collected through primary data. Primary data has been collected through structured questionnaire.

**Area of the Study**

The study was undertaken in Tiruchirappalli District.

**Sample Size**

Total number of respondents 50 residing in the Tiruchirappalli District.

**Sampling Procedure**

For the purpose of the study the respondents were selected from different places of the Tiruchirappalli District from different occupations, educational level, income and age groups. Convenience sampling technique was followed for collecting response from the respondents.

**Tools for Analysis**

The statistical tools used for the purpose of this study are simple Percentages, Mean, Standard Deviation and Mean Rank.

**RESULT AND DISCUSSION**

**PROFILE OF THE SAMPLE RESPONDENTS**

it is evident that 30% of the sample women respondents belonged to the age group of 36 -45 years, 28 women respondents were graduates, 52% of the respondents were house wife, 17women respondents monthly income was above than Rs. 20,001, 78 % of the respondents were married, 39 respondents belong to medium size family. 58% of the respondents belong to own house.

**TABLE-2: IDENTIFY THE PRODUCT QUALITY OF WOMEN CONSUMER**

Women respondents' opinion on following table provides which factors of influenced by the determinations on quality of durable goods

**Table-2**
**IDENTIFY THE PRODUCT QUALITY OF WOMEN CONSUMER**

| FACTOR | FREQUENCY | % |
|---|---|---|
| Early experience | 5 | 10.0 |
| Durability | 16 | 32.0 |
| Warranty | 9 | 18.0 |

| | | |
|---|---|---|
| Brand name | 7 | 14.0 |
| Better after service | 11 | 22.0 |
| Advertisement | 2 | 4.0 |
| **Total** | **50** | **100.0** |



From the above table reveals that 32% of the respondents were identifying to product quality based on durability and the 18 % of the respondents were identifying mode on Warranty.

**Table-3**
**IDENTIFY THE FACTORS INFLUENCING THE WOMEN CONSUMER IN THE SELECTION OF HOME APPLIANCE**

| FACTOR | FREQUENCY | % |
|---|---|---|
| Price | 7 | 14.0 |
| Offer/ Discounts | 5 | 10.0 |
| Features | 14 | 28.0 |
| Brand image | 7 | 14.0 |
| Model/ Design | 17 | 34.0 |
| **Total** | **50** | **100.0** |

Above table is clear that 34 % of the sample respondent's selection of home appliance is model or design based and 28% of the respondent's opinion on feature based.

**Table-4**
**Identify the factors influencing the women consumer in purchase of durable goods**

Factors influencing consumers consider another individual to be credible for a variety of reasons. Those with access to the media may use this access in an attempt to influence the public. An attempt was made to find out if the respondents are influenced by factors.

| FACTOR | FREQUENCY | % |
|---|---|---|
| Company Advertising | 1 | 2.0 |
| Company Reputations | 8 | 16.0 |
| Friends Advice | 22 | 44.0 |
| Relative Advice | 5 | 10.0 |
| Joint Decision of Family | 14 | 28.0 |
| **Total** | **50** | **100.0** |

From the above table, it is evident that among the factors that influence the respondents while they purchase the consumer durable goods. There are 44 % of the respondent's friend advice and the 28 percentage of the respondent's opinion joint decision of family.

**Overall Statistical Result**

| Statistics | To identify the product quality on women consumer | To identify the factors influencing the women | Factors influencing the purchase of durable goods |
|---|---|---|---|

| | | consumers in the selection of home appliance | |
|---|---|---|---|
| Mean | 3.18 | 3.44 | 3.74 |
| Std. Error of Mean | .205 | .200 | .217 |
| Median | 3.00 | 3.00 | 3.00 |
| Mode | 2 | 5 | 3 |
| Std. Deviation | 1.453 | 1.417 | 1.536 |
| Variance | 2.110 | 2.007 | 2.360 |
| Range | 5 | 4 | 5 |
| Minimum | 1 | 1 | 1 |
| Maximum | 6 | 5 | 6 |
| Sum | 159 | 172 | 187 |

**Conclusion**

This present study concluded that, the women consumer behaviour and preference have a great impact on the home appliance products. The women consumers' behaviour owns a good degree of consciousness of the change taking place in their situation. Women grow in education level and the growth in the media has contributed to their development. Women are not only cost conscious but also a quality conscious customer. The sales promotional activities sometimes may help women consumers to purchase more but it cannot remain same.

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# A STUDY ON WAGE AND SALARY MEASUREMENT IN TAMILNADU NEWS PRINT LIMITED (TNPL) – KARUR



**Dr. S. RIZVAN AHAMED**
Assistant professor of commerce,
Jamal Mohamed College (Autonomous),
(Affiliated to Bharathidasan University), Trichy, Tamil Nadu, India.

**Dr. Y. RAZEETH KHAN**
Assistant professor of commerce,
Jamal Mohamed College (Autonomous),
(Affiliated to Bharathidasan University), Trichy, Tamil Nadu, India.

**Abstract**

*Wages and salary administration is an integral part of the management of the organization. Wages and salary is a systematic approach to providing monetary value to employees in exchange for work performed. It may achieve several purposes assisting in recruitment, job performance, and job satisfaction. It is the remuneration received by an employee in return for his\her contribution to the organization .It is an organized practice that involves balancing the work –employee relation by providing monetary and non-monetary benefits to employees. The vast majority of American adults gain their livelihoods by working for a corporation or partnership that they do not own. This is true of people who work in factories, stores, or offices. It is also true of many highly educated workers, such as doctors, and non-tenured college professors (who have no property rights in their jobs). Most unskilled and semi-skilled workers are paid by the hour, most professionals or semiprofessionals are paid by the month or the year. Although hourly employees are called wage workers and others are generally considered salaried, all depend for their livelihoods on payment by the owners of productive property (capital) that makes a profit on their labor. In that sense they are all wage workers. But like assembly line workers, wages are ballplayers' primary source of income, and they are employed by corporations that make a profit from their work. If an owner's team consistently loses money, players will be paid less—or traded.*

**Keywords: Wages, Salary, Administration, Management, Organisation, Job satisfaction.**

## Introduction

Tamil Nadu Newsprint and Papers Limited (TNPL) was formed by the Government of Tamil Nadu in April 1979 as a Public Limited Company under the provisions of the

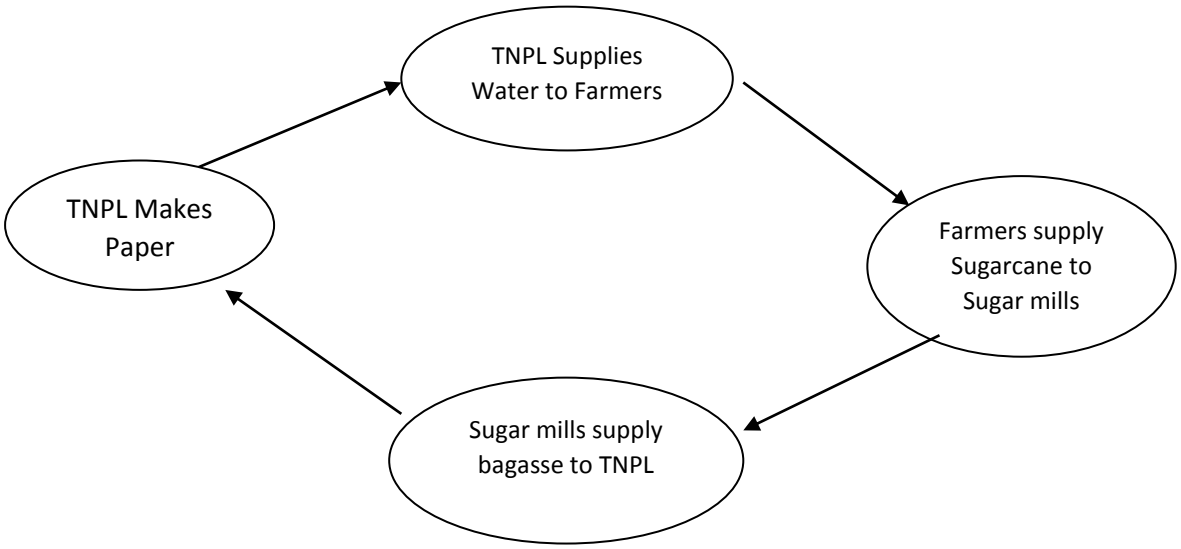
Companies Act,1956. The company is involved in the business of manufacturing and marketing of Newsprint and Printing & Writing Papers. The products are being marketed throughout the country and also being exported to 20 countries around the world.



Some of the key features of the Mill are listed below:

- The largest bagasse based plant in the World and a mill with largest production capacity in India, at a single location.
- Appropriate for India, which is one of the largest sugarcane producers in the World.
- The only paper mill in India assisted by the World Bank
- Doubled the capacity within a period of 10 years from inception
- State-of-the-Art paper machines with built in flexibility for manufacturing both newsprint and printing & writing papers in the same machine.
- Unique arrangement with the sugar mills for sourcing the raw material. in the form of exchange of steam / fuel for bagasse.

**The Full Cycle**




- The company has never used wood from natural forests. Wood is being sourced only from Farm forestry. Engaged the services of Tamil Nadu Agricultural University (TNAU), Coimbatore for continuous monitoring of land irrigated with TNPL effluent water.
- Comprehensive Environmental impact assessment study is undertaken once in 5 years, through National Environmental Engineering Research Institute (NEERI), Nagpur.

**Literature Review**

**According to Odogwu journal of business theory and practice , vol2, no2, 2014 "Wages and salary administration " :**Salary and wages is the process of compensating an organization's employees in accordance with accepted policy and procedures. An important component of a successful organizations salary and wage administration policy is monitoring and evaluating all employees compensation to ensure that they are being paid appropriately, both with respect to others in the same organization and to the marketplace as a whole. Wage and salary administration is often an integral function of the organizations human resources department, but in general, the larger the organization, the more likely it is that it will be handled by a separate department.

**According to Nwachukwu Asian journal of applied science and technology vol 1, issue 9, pages 421**-438, 2017 **"Impact of effective wages and salary administration"**: In any organization, be it in the private or public sector, money is a very sensitive issue, not only to management but also to employees. Wages and salaries constitute a significant part of the total cost of operation in any organization or establishment.

**According to Hassan, Euro economica journal Vol 34, No 1 2015 "Wages and salary salaries as a motivational tool for enhancing organizational performance":** This study examined how the organization's human capital was compensated and see whether the compensation even serves as a motivational tool to enhance organizational performance. Based on the findings the following recommendations were preferred that there should be wages and salaries scale and schedule.

**According to Pravin Warakar, Kishor Warakar, International Journal on Textile Engineering and Processes, vol 1, Issue 4, 2015 "Study of Salary and Wages Administration":** The basic purpose of wage and salary administration is to establish and maintain an equitable wage and salary structure. The wage and salary administration is concerned with the financial aspects of needs, motivation and rewards managers, therefore analyze and interpret the needs of their employees so that reward can be individually designed to satisfy these needs.

**Research Methodology**

Research methodology is a systematic way to solve the research problem. It may be understand as a science of studying how a research is done scientifically. The researchers need to know the criteria by which they can decide that certain techniques and procedures

will be applicable to certain problem and other will not. Hence, it is required to design the methodology for research problem.

**Research Design**



The research design adopted for the purpose of survey has been descriptive in nature. Quantitative research approach is used in the research study. Quantitative research is quantitative form. This can be rigorous quantitative analysis in a formal and rigid fashion.

**Sampling Technique**

Since this study is about total wage and salary structure of the organization no sampling technique is used. Data of all employees is collected from the organization and analysis is made.

**Data Collection**

The researcher mostly used the secondary data collected from the organization and collect primary data through conversation with executives and employees. This data also collected from various news papers, magazines and websites.

**Objectives of the Study**

The following are the objectives of the study

1. To analysis the wage revision and increment system.
2. To analysis the promotional aspects ands time lag
3. To find the problems in wage and salary administration.

**Scope of the study**

The study is descriptive in nature. Mainly the secondary data are used to analysis. The study may be extended to include primary data collected from different employees for perfect results.

**Hypothesis**

**Null Hypothesis H0**: There is no significant difference between gender and allowances provided.

**Alternative Hypothesis H1**: There is a significant difference between gender and allowances provided.

**Data Analysis and Tools Used**

The data collected are suitably tabulated and analyzed to know the impact of wage revision are promotional system. Percentage calculations are made in required places in order to analyze the data collected from various sources.

**Table – 1 Workman - Basic Pay Revision**

| Category | 2016 | 2018 | Revised Pay 2020 |
|---|---|---|---|
| Unskilled Lower Grade | 9,000 | 10,800 | 12,960 |
| Unskilled | 11,361 | 13,632 | 16,359 |
| Semi-Skilled (C) | 11,850 | 14,220 | 17,064 |
| Semi-Skilled (B) | 12,300 | 14,760 | 17,712 |
| Semi-Skilled (A) | 12,750 | 15,300 | 18,360 |
| Skilled (B) | 13,200 | 15,840 | 19,008 |
| Skilled (A) | 13,650 | 16,380 | 19,656 |
| Highly Skilled | 14,400 | 17,280 | 20,736 |

Source: Primary Data

The above table reveals that the workmen basic pay increase by 20% in every revision. There is no difference in revision of basic pay for different categories of employees .it shows that the management gives equal importance to all employees. The fixation of basic pay is equitable on the basis of the nature of work.

**TABLE – 2 Showing the Opinion about the Gender and Allowances Provided to the Respondents**

**Test statistics**

| | Gender of the respondents | Allowances provided |
|---|---|---|
| **Chi-square** | **8.000[1]** | **71.950[2]** |
| **Difference** | **1** | **4** |
| **Asymp. Sig.** | **.005** | **.000** |

[1.] 0 Cells (0%) have expected frequencies less than 5. The minimum expected cell frequency is 100.00.

[2.] 0 Cells (0%) have expected frequencies less than 5. The minimum expected cell frequency is 40.00.

**Result**

The difference between the above two variables of the significant value is less than 0.05. Therefore H0 is accepted. Hence, there is no significant difference between gender and allowances provided to the respondents.

**Findings & Suggestions**

The scale revision is fixed in nature percentage of 20% for all categories of workmen of TNPL organization. The total salary receipt is increased but the allowance is gradually reduced percentage of increase from the previous years for Technical assistants. The

executives above the manager grade receive higher scale revision, especially the grade of deputy manager who receives the maximum benefit from the revision. The employees whose basic pay is greater than 9000 gets maximum increase of Rs. 255 in respect of city compensatory allowance. The executives who are Assistant General Manager / Deputy General Manager receive greater revision of city compensatory allowance increase of Rs. 1,500 than other executives. The staffs other than the category of sub staff receive maximum reimbursement of conveyance of Rs.2,100 per month.

**Conclusion**

Wages and Salary administration plays an important role in every organization. Proper wages and salary provided in the organization motivates and satisfies the employees in order to achieve organization goal. The study on wages and salary administration in TNPL Kagithapuram, Karur, reveals that the current salary pay structure is satisfied to the employees. But, there are certain areas where organization can improve like bonus, overtime payment, group activities. Each job grade has its assigned salary range and other monetary benefit is also fixed based on the job grade. Wages and salary administration is one of the vital areas of the personnel administration. One of the most important factors in human resource management is compensation management. The compensation management is depends upon the amount of wages and salary paid to an employee for their work in an organization. In TNPL Kagithapuram, Karur, the present salary structure is based on $7^{th}$ pay commission. From the survey it reveals that present pay commission is better compared to previous pay commission and the other benefits provided are allowances, bonus, loans, pension, PF etc,. The non- monetary benefits provided are satisfied to the employees working in TNPL Kagithapuram, Karur. A good wages and salary administration will attract and retain employees, give them a fair deal, keep the organization competitive and motive employees to perform their best.

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# HIGH PERFORMANCE WORK SYSTEM IMPACT ON ORGANIZATIONAL AND EMPLOYEE OUTCOMES – A THEORETICAL REVIEW

**Mr. S. VIVEKANANTHA**
Ph.D - Research Scholar,
Jamal Institute of Management, Jamal Mohamed College (Autonomous),
(Affiliated to Bharathidasan University), Tiruchirappalli – 20.

**Dr.A. SELVARANI**
Associate Professor
Jamal Institute of Management, Jamal Mohamed College (Autonomous),
(Affiliated to Bharathidasan University), Tiruchirappalli – 20.

**Dr.G. SIVANESAN**
Associate Professor
Jamal Institute of Management, Jamal Mohamed College (Autonomous),
(Affiliated to Bharathidasan University), Tiruchirappalli – 20.

**Abstract**

*This study explores the relationship between high work performance work system with organizational outcomes and employee outcomes. This study explained the conceptual relationship between human resource management and high-performance work system. This study also investigated the growth and development of high-performance work system. This contributes towards the literature by identifying the impact of high work performance work system towards organizational and employee outcomes theoretically. This study also identified the need for high performance work system practices inside the organization in this competitive environment.*

**Keywords: High performance work system, Organizational outcomes, Employee Outcomes, Human Resource Management**

## 1. Introduction

In the course of recent years, strategic human resource management (SHRM) has concentrated on management practices for example, high-performance work systems (HPWS)—supporting associations to accomplish key objectives, especially with financial and market outcomes. HPWS are a heap of human resource management (HRM) practices including specific selections and recruitment; employee improvement; incentive compensation; and participative decision-making which intend to advance employee capacities, opportunities and motivation for better organizational benefits. As per the mutual gains view, organizations adopting high-performance work systems may emphatically impact employee attitudes (e.g., greater commitment, increased job satisfaction) and improve well-being (e.g., decreased turnover). These expense productive outcomes regarding employees may lead to organizational profitability through motivators, for example, teamwork and autonomy.

## 2. Emergence of High-Performance Work Systems

To comprehend the HPWS concept, it is conceivable to follow how this concept emerged. In any case, consideration regarding this area has been paid a long time ago (Neumark and Cappelli, 2001), significant number of the HPWS research demonstrate that they have built up their fundamental ideas about this aspect only recently, especially the terms of the linkage among performance and management. For the reason that HPWS is much about performance, it is important to follow how the concerns about planning the work and organizational structure in a manner that can accomplish efficiency, effectiveness and performance have been developed.

In the early 20th century, the welling for accomplishing efficiency and improving performance was the forehead of the social and industrial engineers' concerns. Thinking strategies to get a direct control over work power was the most obvious administrative aspects in that period. This resulted in declining endeavors applied by representatives as they learned to negotiate their endeavors with their employers. Consequently, work processes and new incentive payment systems were tested by employers to improve execution and efficiency. Standards of Taylor were the strike example of this better approach for work processes and production, which was known as scientific management. Mass production, bureaucratic styles and routinised jobs, with high force distance among management and workers were the most noticeable parts of this management style, especially in the industrial sector. This style was condemned for ignoring certain significant aspects for example, training and the psychology of individuals. This style additionally neglected to decrease expenses and wastes. Consequently, there was a need to consider about alternative way that can avoid scientific management's deficiencies and think about people as the fundamental resources of organizations. This is the thing that known as human relation school. To accomplish effectiveness of workers, human relations experts' primary methodologies were by focusing on employees' necessities and improve their workplace. For instance, one of the crucial theories in the management history in such manner is the Maslow's (1954) theory of self – actualization and hierarchy of needs this theory was considered as an immediate resistance to the scientific management which neglected human fundamental needs and viewed workers as machines. It was a transformation movement to modify the organizations' management into an interconnected, aggregate management through utilizing the group work power and giving employees intentions. However, this school censured for its emphasis on the social side, yet less thoughtfulness regarding power sharing. Further, it was also described as a type of benevolent paternalism. As a result of these critics and others, some related work arose and concentrated on subjective issues for example, commitment, loyalty, employment relationship and job anatomy. These organisational perspectives emphasised the requirement for more attention to improvement Quality of Working Life (QWL). This was the resulting improvement towards the development of HPWS.

The quality of working life concept arose as a result of employees dissatisfactory about their work structure. In that time, some significant work, such as job enrichment, more motivations and certain decision-making participations were accommodated for employees. Every one of these work activities was deliberately given to upgrade performance. In this manner, the

connection among performance and management held one of the main focuses of the QWL. Nonetheless, some doubters asserted that Quality of Working Life writers drew on rules that were imbedded in the human relation school such as Maslo's theory. For instance, the only conceivable addition in QWL was that workers ought to have the opportunity to practice self-control; this assumption was predicated on the self-actualization by Maslo's standards (Watson, 1995). Debaters focused on that it is actually trough these standards managers and employers can upgrade performance. Clearly the contentions about workers' rights and needs were central. As per Wilkinson (1998), this was extended subsequently to turn into a development that called for more extensive arrangement of change in work practices such as quality circles and profit sharing.

This subsequently resulted in the rise of option human resource practices and new production paradigms. Other new ideas, for example, employee involvement, training and empowerment arose, which are currently considered as key achievement factors in improving performance and were significant start for the human resource management (HRM) outline. In its broadest meaning, HRM alludes to exercises that deal with managing employment relations. In early of 1980's US scholarly writers recognized two sorts of HRM: hard HRM and soft HRM. As in the past discussion between the antecedents (e.g. human relation and scientific management), each HRM style has diverse line. There was debate about these sorts of HRM. Nonetheless, for instance, Legge (2005) referenced, neither hard nor soft model seem to introduce another knowledge to the area, since it is not difficult to see the remaining parts of the scientific management in the hard model and finger prints of human relations in the soft model. Besides, this arrangement couldn't be viewed as exact one, this is because there could be hard results of soft model and soft results from the hard model. Subsequently, other new labels began to arise in the field of HRM: high commitment management, high association management, best practices and best fit. For the purpose of simplification, these ideas are arranged as high-performance work systems and have given the rubric HPWS. To comprehend the person's management-performance debate, this idea should be generously investigated.

## 3. High Performance Work System Definition

There has been need for agreement about what HPWS represent abstractly and regarding the content. Strategic HRM is professed to be focusing on understanding the effect of HRM practices on organisational results in wide way. Performance upgrading HR practices that being grasped by strategic HRM standards is called HPWS (Huselid, 1995). Despite the fact that there is no understanding about the meaning of HPWS, there are certain shared ideas between the existing methodologies in such manner. For instance, Huselid and Beker (1998) expressed that, organizations that adopt (a) effective rewards systems effective rewards systems (b) effective rewards systems (c) training and developing that aligns with business objectives, are more likely to improve their performance. Besides, most authors on this issue featured some usually repeated and shared practices: appraisal, training, empowerment, teamwork and pay related to performance. As per Batt and Appelbaum (1994), components of high-performance work systems can be ordered into four measurements; Management methods, HRM practices, work organization and industrial relations. Regarding HRM

practices, these writers included compensations as per performance, cross training and employment security. Management techniques contain the extent of participation in improving quality. Industrial relations focus on whether there is a concordance between the interests of management and employees. Work organization grasps autonomous work groups and vertical collaboration.



All these individual practices are synergistic and fortified heap of HR practices that can assist workers to facilitate and to be committed their involvement, subsequently improving the results of organizational performance. The term HPWS has been utilized to hold onto a few terms, such as high commitment management (HCM) that named by Walton (1985) and what called by Guthrie et al (2002) as high involvement work system (HIVWS) or Management. Wood (1999) asserted that these terms and others, such as production systems and high investment management and fixable work practices and even the broadest label people executives alludes to the structure of organizational that applied to be the best for contemporary competitive conditions. However, a few researchers have not indicated any of the names referenced above when they examined HRM practices- performance relation (Ostroff and Bowen, 2004). Likewise, as per Legge (2005), the terms HPWS and HCMs are being utilized equivalently. Alternately, a few writers declare that there is a critical distinction between them however. For instance, in its way to accomplish high productivity, HCM centers on job security, job design and employee development whereas, HPWS perceived as being center around practices that can help with controlling employees' behaviors like reward management, intensive pays and job security. Besides, these authors like to utilize the term HCM doubting this compatibility and guaranteeing that in the absence of experimental assessments for the actual linkage between economic performance and HPWS, this concept can be deceiving (MacDuffie and Pil, 1996).

Another way and purposes for using the HPWSs have started to occur in the area of HRM research in an effort that take focus away from merely commitment, in addition, these efforts attempted to include different factors, for example, pay satisfaction, performance management and skill formation. Guthrie (2005) clarified this new methodology asserting that some key practices should be inferred in work systems to be seen as high-performance supportive system. These practices are ability improving training systems, strict selection, motivation center practices, for example, self-bonuses and clear career ladder, practices that can assist with giving participation opportunities for the representatives to participate such as self-managing groups (Appelbaum et al., 2000). Further, best HRM practices' idea advocates (Pfeffer, 1998) incorporated some different practices. These practices were compensation on performance, selective hiring, extensive training and team working. Huselid (1995) included "comprehensive selection and recruitment procedures, performance management systems and incentive compensation, extensive employment training and involvement". Osterman (1994), add the adaptable work arrangement. Collectively, it can be referenced that HPWSs are systems which can improve skills, knowledge and abilities of a firm's potential and current employees, reduce shirking, increase their motivation and upgrade retention of quality employees while urging nonperformers to leave the firm" (Combs et al 2006).

Considering the above contentions, it tends to be presumed that though there has been no agreement about the structure and the definition of the HPWS among the specialists in this field, there has been commonality about explicit components in the both the definition and the dimensions. First in terms of the HPWS definition. The authors in this angle (Huselid and Beker, 1998; Batt and Appelbaum, 1994) shared the concept of the synergy and packaging of the practices that can shape the components mentioned above such as work organization, industrial relation and management method. Second concerning the HPWS dimension, there were common utilized practices among the experts, for example, (selection, training, job description, employment security, participation, performance appraisal, rewards and internal portability). Additionally, as per these authors, these practices should be intended to provide motivation, improve employees' abilities and give opportunities to participate in the decision-making process.

**4. High Performance Work System Theoretical Underpinning:**

In the implementing stage, all general HRM actors are needed to collaborate and interact to implement the practices in the desirable compelling manner. These interactions yield reciprocities among the gatherings (Blau, 1964). Employees are in the core of these trades as they are in social relationships with the organization, which is essentially effective in molding their perceptions and they reciprocate appropriately (Alfes et al., 2013). The core function of HPWS is the work organization, which can upgrade representatives' ability and goal to perform. Likewise, researchers have introduced significant theoretical suggestion to how HPWSs mediate in this process. Appelbaum et al (2001) recommended that permitting front line employees to participate in the decision-making process is the center of any HPWS and worker in these systems have more opportunities to communicate with experts, managers and colleagues about issues that matter their work.

Further, they have a sufficient level of autonomy over how their tasks and how their roles should be embraced. Besides, work practices in HPWS support front line employees to acquire information about their tasks. Advocates of HPWSs main contention are that these systems increase workers' autonomy that permits them to exert knowledge, creativity and initiative. Thusly, this yields better organizational performance. Purcell and Boxall (2003) have examined the common proposed linkage in the HPWS research, this discussion incorporates the work of Appelbaum et al (2001) and predicates on the motivation, ability and opportunity theory 'AMO'. It shows performance as needy factors in the motivation, ability and opportunity. This imped that representatives will perform better when:

(i) They are proficient to do (they are able to do their tasks because they have sufficient knowledge and skills);

(ii) They are persuaded to do (employees are able to do their tasks because they are incentivized);

(iii) They are furnished with adequate support and their voice is heard and considered.

Though the recommended framework of Purcell and Boxall clearly incorporated the most common utilized theoretical components of the HPWS performance linkage, significant critiques were highlighted to it. First, it overlooked the systems bundling structure as it indicated single HPWS practice impact. Second, there was no referencing to the relationship

between employer and employee and exchange, which imbeds the organization climate. Ostroff and Bowen (2004) for example, affirmed that the organizational climate perspective when researching HPWS-performance linkage.



Another recommended theoretical HPWSs underpinning is the social exchange that these systems help in the authoritative setting (Takeuchi et al., 2007). Progressively, interpersonal social exchange is getting more significance in the context of organization. Social exchange theory introduced by (Blau, 1964) proposes a comprehensive structure for the social relationships' quality in organizations. This model gives a clarification to the nature of the connections at the employees' and organizational levels. It also gives another approach to comprehend behaviors of employees (Settoon et al 1996). Further, as per Mitchell and Cropanzano (2005), social exchange framework incorporates a progression of interactive, contingent on the reactions and actions of the other partner in relationship and makes commitments to these activities. Sahlins (1972) referenced, proceeds reciprocity process is the principle qualities of the social relationship trade. These reciprocity norms take various structures: generalized, negative and balanced norms. Parties in organizations perceive these standards in various ways predicating on the degree of their interests about; equity of trade, the primary reason or interest' focus (whether the focus is on mutual or self-interest) and the immediacy of the reciprocation. Relationships that can be depicted as high-quality relations are these wherein the concern about the immediacy is also low, the concern about the uniformity is low, and the reciprocities are on common interests. These relationships can be depicted as generalized. HPWSs utilize numerous practices that can make generalized norms of reciprocity. This can improve the probability that selected employees can be coordinated in the social network in the relationship of high quality. Another model, HPWSs training programs follow the selection process, which focus on both technical and interpersonal skills can prompt addition reliable behavior with more trust because of the workers' behaviors will be predictable (Uhl-Bien et al., 2000). This can also prompt higher quality of relationships as trust, which is mostly founded on expectations. Reliable and Expected manners are work in employee' ability to perform tasks.

## 5. High Performance Work System and Performance:

For about twenty years, human resource management experts have made critical endeavors to clarify the impact of HRM on organizational and individual's performance and to open the so-called "black box" (Paauwe 2009; Guest 2011). Although a few researchers guarantee that there is an immediate connection between HRM practices and performance (Jackson, Schuler, 1987), others (Nishii and Wright, 2013; Ostroff and Bowen 2004; Redman and Snap, 2010) assert that the relationship is indirect and has intermediate factors. As to the indirect relationship, there are three proposed models through which HRM practices can impact execution. To start with, Guest (1997) model, which contended that at employees' performance, individual level, relies upon the degree of their possession of the required skills, ability, motivation and their comprehension of their jobs. Second, Becker et al (1997) model; this model recommends a mechanism that begins from business techniques which shape HR system design, the HR system design determine the practices of HR to be applied, these practices influence individuals' skills, work design and motivation, employees' behaviors and

productivity, this chain will in turn affect organizational performance. Third, Purcell et al (2003) proposed another structure dependent on the assumption that all workers have the ability to involve, and line managers' method of acting towards representatives intervenes the effect of HR practices on performance.



This framework also underlines that employees ought to be motivated, have the essential skills and given the opportunity to engage. Finally, the model recommended by Nishii and Wright (2006), this framework centers on the perception of employees of HR practices; it asserts that employees will respond as per their perceptions towards HR practices, which consequently impact the organizational performance. This research embraces Nishii and Wright's framework, which transfer on perceptions of employees to investigate the effect of HRM practices on performance. Additionally, a few researchers have focused on the effect of single practices, such as performance appraisal, selection, training, pay for performance and others focused on HR frameworks such as HPWS (e.g. Becker and Huselid, 1996) or HR bundles (Pfeffer,1994) or HCM (e.g. Walton, 1985). For the reason that HPWS has been utilized as equivalently with different terms such as HCM and HIM (high involvement management), and for the intention of exploring the uptake and impact of this general concept in various country, this research receives the term HPWS. According to HPWS performance link, significant exact endeavors have been directed toward understanding the impact of these frameworks on both employees' and organizational outcomes. Guest (1979) proposed the term 'outcome', this researcher says that this term can speak to more extensive cluster of dependent variables than the term performance. Outcomes have been separated into three kinds; HR related outcomes, financial outcomes and organizational outcomes, (Reeves and Dyer, 1995). The financial outcomes incorporate indicators such as profits and sales. Organizational outcomes can hold onto indicators such as quality and productivity. HR related outcomes could contain employee behavioral and attitudinal outcomes such as commitment and satisfaction.

## 6. High Performance Work System and Organizational Outcomes

Several researchers have examined the relation between performance and HPWS at organizational level. Some of them have examined this relation at plant level for example, Youndt et al (1996), others at corporate level and at business unit level. These studies shifted in terms of terminology, performance indicator applied and country in which these investigations were led. Wager and Rondeau (2001), have analyzed the effect of bundle of about 24 HR practices, they viewed them as superior human resource management on an assortment of organizational outcomes, this examination was led in Canada and found a positive connection between favorable organization outcomes and high-performance human resource management. A meta-analysis study included 92 investigations to appraise the effect of HPWS practices on performance of organization. This broadly referred to consider has presumed that: (1) the effect is larger when adopting operational measures such as productivity than financial measures (2) the effect of HPWS practices systems is higher than individual practices (3) these practices are more impactful on manufacturing sectors than service sector. These captivating findings have made significant commitment to HPWSs

research and featured the role of high-performance systems in making so called high performance work places, which can contend, in business market.

However, Wright et al (2001) has already discussed the legitimacy of corporate level examination giving a logical reason that organizations receive distinctive business strategies cross businesses. Further, most studies grasped in this meta-analysis were directed in western context, which rise a contention about whether these outcomes can be generalized to incorporate different contexts, for example, Africa and Middle East. A finding of Combs' study has not given satisfactory clarification concerning why HPWS is more significant while embracing productivity as performance indicator. Moreover, there were a dismissing of relationships of employees and how can this impact performance. Collectively, while the heading of the writing is toward supporting the beneficial outcome of HPWSs on organizational results, a discussion stream arose against these promoters. Opponents predicated on the concept of "rhetoric versus reality", guaranteed that HPWSs that have been found to upgrade the competitive advantage of organization are doing as such at the costs of employees. They add that these frameworks are debilitating to employees as they put over-burden and pressure on them (Kroon et al., 2009). Besides, HPWSs have received another analysis about the narrow economic perspective and the highly management centred. As per Boselie et al (2005), HPWSs privilege objectives of the management over the individuals 'objectives and needs. Macky and Boxall (2007) have attested this point of view and referenced that HPWSs have limited their emphasis on economic aspect, while less consideration has been paid with the impact of these systems on employees (Kroon et al 2009). Therefore, there is a need to profoundly investigate the effect of these systems on employees and how they see them.

## 7. High Performance Work System and Employees' Outcomes

As per Jiang et al (2012), the impact of HPWS on organizational performance goes through individual representatives. Besides, Lepak et al (2006) featured that the disregarding of employees' actual experience towards HPWS can defect the past work about individual's management and its connection to performance. Despite the fact that specific researchers have included employees' results for their research (Appelbaum et al., 2000), who inferred that HPWS impact firm outcomes and five significant employees: employees' commitment, satisfaction, job stress, trust in others and intrinsic rewards. These studies were predicated on the possibility of mutual gain by expecting that things that are useful for organization are good for workers. This assumption can be seen in various HPWS research grasping range of industries. As per Godard and Delaney (2001) who has questioned this presumption, it is for the employers' courtesy to make respectable positions. They contended that nevertheless, it is expensive for the employer to make better positions; costs will be remunerated hence because of the advantages acquired from employees. Further, Delaney and Godard (2000) contend that this also can influence the work relationship whereby the interest of employer and employees' interests could conflict. Interestingly, Boselie and Keegan (2006) proposed that numerous academic research findings uphold mutual sharing 'win-win' assumption.

Due to the intensive consideration paid to the effect of HRM on performance of organization in 1990's, there have been deficiency of research which look to investigate the impact of

HRM on employees' results and all the more explicitly research that intend to comprehend employees' perception towards HPWS. As indicated by Purcell (1999) this could be a result of the dominant research technique particularly in USA which has vigorously depended on studies, Purcell depicted this stream of research as exceptionally reliable yet doubtfully substantial. Godard and Delaney (2000) add that this also has resulted in disregarding the exploration of the effect of new working practices on specialists. Basically, this has resulted in absence of association between what managers and firms intend and implement as formal practices and the actual experience of employees about these practices (Liao et al., 2009). The study of Liao et al (2009) have discovered that the utilization of performance feedback techniques of problem solving and sharing information have helped employees acquiring new skills. Further, HPWS has a positive relationship with workers' job satisfaction. In this, numerous investigations (Heffernan and Dundon, 2016) found that the HPWS practices such as rewards and training can upgrade the work satisfaction of employees. All the more explicitly, satisfaction in work and supervisor is one of the recommended components of the impact of the HPWS practices on employees' task performance. For instance, Edwards et al (2008) found a significant relationship between task performance and Satisfaction. Sung and Ashton (2002) have discovered that HPWS increases the commitment of organization. Appelbaum et al (2000) have revealed that HPWS practices improve the job autonomy value. These are only models for the positive connection found among HPWS and employees attitudinal and behavior results.

## 8. Conclusion

In conclusion, subjective studies on HPWS are uncommon. However, these researches obviously show that the connection among HPWS and performance is dynamic and convoluted. Not merely considers referred to above yet the greater part was directed in UK, USA and with exceptionally lesser numbers in Asia. This supports the assertion of Delbridge et al (2011), who has asserted that research on HPWS are generally led in western nations and dearth of research into HPWS in different parts of the world and especially the developing countries like India. Moreover, there has been debate between the prior research on HPWS and the new research (Waal and Frijns, 2011; Tregaskis et al., 2012) about the impact of HPWS. Noteworthy, one of the significant contentions in this discussion has been the significance of the consistency between employees' perceptions and managers' intention. Especially, as demonstrated in the literatures there were lack of qualitative research into HPWS in India.

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# E-BUSINESS AND ITS IMPACT ON RETAIL STORES OF TIRUCHIRAPPALLI DISTRICT

**Dr. G. PASUPATHI**
Research Advisor & Assistant Professor, PG Department of commerce,
Jamal Mohamed College (Autonomous) (Affiliated to Bharathidasan University),
Tiruchirappalli, Tamilnadu.
**D. JEGANATHAN**
Part Time Research Scholar, PG & Research Department of commerce,
Jamal Mohamed College, (Autonomous), (Affiliated to Bharathidasan University),
Tiruchirappalli - 620020

**Abstract**

*Introduction: Currently, India is shifting gradually from E-commerce to M-commerce. Digital India initiative paved the way to potential changes from business to e-business. The growth and trends of e-business is a threat to the retail stores in India. Material and methods: A descriptive study was conducted among 200 sample respondents between 18 to 65 years of age by using convenient sampling method. The study was performed to access how the online business affects the retail business by using structured interview schedules. Results: Out of 200 samples, there was a significant association found between the annual income of the consumers and their preference of e-commerce sites ($x^2$=536.741$^a$, p=0.001). Conclusion: The online sellers should take required steps prior to dispatching the products to the customers' site. This will create a good belief about the online sellers and enhances the repurchasing power of the respondents.*

**Keywords**: **E-commerce, Online sellers, Online sites, Retail shops, Retailers.**

## Introduction

In recent years, there are so many changes happening in Indian retail marketing. Business houses like Reliance Fresh, Big bazar, D-mart have also started their ventures in retail markets and compete to capture some business shares from India. For this, they may set up outlets in multiplex malls located in metro cities as well as urban areas. The main reason is to supply a variety of products under a single roof at reduced / offered prices. Even international companies like Wal-Mart have also tried to enter the Indian markets to share their retail segment. Currently, India is shifting gradually from E-commerce to M-commerce. Digital India initiative paved the way to potential changes from business to e-business. The growth and trends of e-business is a threat to the retail stores in India. This research is aimed to evaluate the impact of e-business with respect to organized retail stores like Reliance mart, big bazar and other retail shops, etc.

**Literature review**



**Sorce Perotti and Wedrick (2005)** in their article titled, "**Attitude and Age Differences in Online Buying** " noted that most of the online products are searched by the younger consumers and they felt that online shopping was more suitable to them. This study was conducted on behaviour of youth in Malaysia.

**Wang, Liu, and Cheng (2008)** in their "**Study on the Influencing Factors of Online Shopping**" highlighted that consumers feel some risk to make payments by online mode. They were also expecting complete privacy in online shopping. This study was performed in China and the consumers of china have some experience of using the internet as well as computer skills. These are the influencing factors of the consumer behaviour.

**Vijay, Sai. T. &Balaji, M. S. (2009)** in their article titled, "**Online Shopping in India: Findings from a Consumer Research**" noted that customers of the entire world are shifting their preference from ordinary stores to online shopping. A survey was performed among 150 sample respondents including both users and non-users of online shopping. The major aim of this survey is to understand why some people prefer online purchase while others do not. The results recommended that through online shopping the products are reached to the consumers hand by one click and it saves their time. While safety and security issues will demotivate some of them from online shopping.

**Yulihasri, Islam and Daud (2011)** conducted a study titled **"Factors that Influence Customer's Buying Intention on Shopping Online**". The study included variables like usefulness of internet shopping, ease of use, compatibility, privacy, security, normative beliefs, self-efficacy, attitude and student's buying intention are tested by their significance. The results of the study were performed by using Karl Pearson's correlation analysis to assess the relationship of each independent variable with the dependent variables. It was concluded that the consumers were influenced by the web advertisement of a company to purchase online.

**Menal Dahiya 2017** in their study on "***E-Commerce and its impacts on Shop and Stores in India***" It provides convenience to customers and allows the enterprise to expand their business over internet. But e-commerce has bad impact on offline retailers since customers buys on low price from online shops due to which they also must lower their

charge and does not get any profit, retailers cannot maintain a large stock like online shops have stores because it will rate a huge loss to them.

**Methodology**



In this study, the respondents are selected by adopting convenience sampling and it was descriptive in nature. A proper interview schedule was prepared to access the impact of online trade on retail business. Data was collected among 200 sample respondents by arriving at their home through face to face interview, with each respondent taking nearly 20 minutes. The information received was evaluated by using SPSS 16.0.

**Objectives of the study**

1. To find the association between annual income and online purchase.
2. To identify how the online trading sites have impact retail traders.
3. To find the reasons for people shifting from traditional to online system.

**Limitations of the study**

1. This study is done with respect to retail shops of Tiruchirappalli and respondents considered are also from Tiruchirappalli with the convenient sampling method.

**Analysis and Discussion**

**Table 4.1 Demographic distribution**

| Variables | Number of respondents (200) | Percent (%) |
|---|---|---|
| **Age wise distribution** | | |
| Less than 18 | 40 | 20 |
| 18 – 35 | 50 | 25 |
| 35-50 | 60 | 30 |
| 50-65 | 30 | 15 |
| Above 65 | 20 | 10 |
| **Total** | **200** | **100** |
| **Gender Wise distribution** | | |
| Male | 140 | 70 |
| Female | 60 | 30 |
| **Education Wise distribution** | 50 | 25 |
| Higher Secondary | 110 | 55 |
| Under graduate | 40 | 20 |
| Post graduate | | |

| | | |
|---|---|---|
| **Annual Income of family** | | |
| Less than 5 lks | 65 | 32.5 |
| Between 5 lks – 10 lks | 55 | 27.5 |
| Between 10 lks – 20 lks | 40 | 20 |
| Between 20 lks – 30 lks | 30 | 15 |
| More than 30 lks | 10 | 05 |
| **Total** | **200** | **100** |

**Source:** primary data

Table 4.1 shows that, out of the sample of 200 respondents, 30 percent of the respondents belong to the age group of 35 to 50 years, 25 percent of the respondents belong to the age group of less than 18 to 35 years, 20 percent of the respondents belong to the age group of below 18 years and 15 percent of the respondents were in the age group of 50-65 years and 10 percent belong to more than 60 years.

The above table shows that, out of the sample of 200 respondents, 70 Percent of the samples are male whereas 30 percent of the samples are female. That is, the majority of the respondents are male.

Out of the sample of 427 respondents, 55 per cent of the respondents were under graduates, 25 percent of the respondents had completed higher secondary and 20 percent of the respondents were post graduates.

Above table revealed that 32.5 percent of the respondents earned an annual income of less than Rs.5, 00,000. 27.5 per cent of the respondents earned annual income of between 5, 00,000 to 10,00,000. 20 percent of the respondents earned annual income of Rs.10, 00,000 to Rs.20, 00,000. 15 percent of the respondents earned a yearly income between Rs.20,00,000 to 30,00,000. 5 percent had annual income of above Rs.30,00,000.

**Table 4.2 Consumers attitude towards E-shopping than retail stores**

| Variables | Number of respondents (N=200) | Percent (%) |
|---|---|---|
| **Frequency of Visiting Mall** | | |
| Monthly once | 60 | 30 |
| Monthly twice | 90 | 45 |
| More than two times in a month | 40 | 20 |
| No Visit | 10 | 05 |
| **Total** | **200** | **100** |
| **Purpose of visit** | | |
| Only for Buying Products | 70 | 35 |
| Only for Entertainment | 50 | 25 |
| Both | 80 | 40 |
| **Devices used for online purchase** | | |
| Smart Phone | 110 | 55 |
| Desktop Computer | 20 | 10 |
| Laptop | 70 | 35 |
| **Preference of E-Commerce** | | |

| | | |
|---|---|---|
| **Sites** | 67 | 33.5 |
| Flipkart | 80 | 40 |
| Amazon | 20 | 10 |
| E-bay | 15 | 7.5 |
| Snapdeal | 10 | 05 |
| Myntra | 05 | 2.5 |
| Shopclues | 02 | 01 |
| jabong | 01 | 0.5 |
| Yepme | **200** | **100** |
| **Total** | | |
| **Mode of Online Purchase** | | |
| Through Mobile App | 103 | 51.5 |
| Through Website | 97 | 48.5 |
| **Comparison of Online Products With retail shops by Price** | 12 | 06 |
| Very high | 20 | 10 |
| High | 45 | 22.5 |
| Same | 115 | 57.5 |
| Low | 08 | 04 |
| Very low | **200** | **100** |
| Total | | |
| **Level of Technology Awareness** | 30 | 15 |
| Low | 110 | 55 |
| Moderate | 60 | 30 |
| High | | |
| **Comparison of online products with retail products by its quality** | 08 | 04 |
| Very poor | 12 | 06 |
| poor | 40 | 20 |
| Same | 110 | 55 |
| good | 30 | 15 |
| Very good | **200** | **100** |
| **Total** | | |
| **Influencing factor to purchase online.** | | |
| Cost | 65 | 32.5 |
| Quality of the product | 60 | 30 |
| Discounts / offers | 75 | 37.5 |
| **Total** | **200** | **100** |
| **Payment mode** | | |
| Credit card | 40 | 20 |
| Debit card | 30 | 15 |
| Internet Banking | 20 | 10 |
| C.O.D | 110 | 55 |

| | | |
|---|---|---|
| **Total** | **200** | **100** |

**Source:** primary data



**Hypothesis 1**: To find out whether there is any significant relationship between the annual income of the respondents and the e-commerce sites the null hypothesis framed is **"There is no significant difference between the annual income and preference of e-commerce sites of the respondents".**

**Results of Chi-Square Test is presented in the below table for Hypothesis 1**

| Particulars | Value | Df | Asymp. Sig. (2-sided) |
|---|---|---|---|
| Pearson Chi-Square | 536.741[a] | 28 | .000 |
| Likelihood Ratio | 434.426 | 28 | .000 |
| Linear-by-Linear Association | 166.515 | 1 | .000 |
| No. of. valid cases | 200 | | |

The preference of e-commerce sites towards online shopping is analyzed among the respondents according to their annual income by applying Chi- square test. As per the analysis, the null hypothesis is accepted. That is there is no significant association between respondent's education and their attitude towards online shopping as its calculated P value 0.001 which is less than 5 per cent level of significance. Hence, the annual income has influenced the respondent's preference towards online shopping

**Hypothesis 2: there is no significant association between age of the respondents and their preference of e-commerce sites for shopping.**

Results of Chi-Square Test is presented in the below table for Hypothesis 2

| Particulars | Value | Df | Asymp. Sig. (2-sided) |
|---|---|---|---|
| Pearson Chi-Square | 212.244[a] | 28 | .000 |
| Likelihood Ratio | 193.400 | 28 | .000 |
| Linear-by-Linear Association | 68.563 | 1 | .000 |
| No. of. valid cases | 200 | | |

The preference of e-commerce sites for shopping is analyzed among the respondents according to their age by applying the Chi- square test. As per the analysis, the null hypothesis is accepted. That is, there is no significant association between respondent's age and their preference of e-commerce sites for shopping as its P value 0.001 which is less than 5 per cent level of significance. Hence, the respondents' age has influenced their preference of e-commerce sites to shopping online products.

**Findings of the study**



- Majority of 140 (70%) of the online shopping consumers are males.
- Majority 60 (30%) of respondents are in the age group of 35-50 years.
- Majority 110 (55%) of the respondents are undergraduates.
- Most 65 (32.5%) of the respondents earn an annual income of less than Rs.5lakhs.
- Majority 80 (40%) of the respondents visiting mall / mart for both purchasing and entertainment.
- Most 110(55%) of the sample respondents using mobile phones for purchasing products.
- The Amazon site was preferred by 80(40%) respondents for purchasing online.
- Majority 115 (57.5%) of the respondents felt that, price of online shopping products is lower than products of shopping malls.
- Majority 110 (55%) of the samples felt that, quality of online shopping products is better than products of shopping malls.
- Majority 75(37.5%) of the respondents revealed that discounts / offers given by the online e-commerce sites will motivate them to shop online.
- Most 110 (55%) online shopping consumers mode of payment is cash on delivery.

**Conclusion**

On the basis of above findings, it is clear that, although consumers are properly educated they do not have interest to buy products from online mode due to shortage of infrastructure. They only have minimum knowledge on online orders and payments as well. It can be overcome if the companies or online sites make a demo of how to order products through online. Many of the Indian consumers remain price sensitive. They purchase products after some bargains with sellers. But, there is no chance of bargaining under online purchase and sales. Hence, they do not prefer online shopping. So the companies can offer some bargain at a considerable rate. In the majority of the websites, the specified information featuring the goods on the website is relatively different from the goods expected. This may lead to lack of customer satisfaction. So the online sellers should take required steps prior to dispatching the products to the customers' site. This will create a good belief about the online sellers and enhances the repurchasing power of the respondents.

**Scope for further research**

There is a scope for performing additional research in the field of marketing, particularly in the online marketing field. There arises a need to promote sales and after sales services. Moreover, so many innovative works can be carried out in this online marketing field. Online shopping may promote professional as well as academic research in upcoming years.



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# CONSUMER PERCEPTION AND SATISFACTION TOWARDS DIGITAL WALLETS IN TIRUCHIRAPPALLI CITY

**Dr. M. HABEEBUR RAHMAN**
Research Advisor & Assistant Professor, PG & Research Department of Commerce, Jamal Mohamed College (Autonomous) (Affiliated to Bharathidasan University), Tiruchirappalli



**N. MOHAMMED ASHIK**
Ph. D (Part-Time) Research Scholar, PG & Research Department of Commerce, Jamal Mohamed College (Autonomous), (Affiliated to Bharathidasan University), Tiruchirappalli

## ABSTRACT

*The main purpose of this research is to examine consumer perception and satisfaction towards digital wallet. The core objectives of the study are to find out the factors that the influence consumer to prefer digital wallets over other mode of payment and to analyze the consumers' opinion regarding the benefits and obstacles of Digital Wallets . The researcher has adopted Non-Probability Random Sampling Method. Tiruchirappalli City was chosen as the study area and sample size is 75. This study is based on survey method using both primary and secondary data. The statistical tools used in the study were Percentage analysis, Rank analysis, Chi-square test and t-Test. The major findings of this study has been found that 60% of the respondents using Phonepe, 46% of the respondents are frequently using the Digital Wallet and 44% of the respondents are using Digital Wallet for the purpose of fund transfer. The chi-square test has proved that there is a significant relationship between occupation and satisfaction level of digital wallet. The rank analysis proved that the majority of the consumers preferred the Digital Wallet for their cash back offers and discounts. Finally it is concluded that the consumer perceptions about the digital wallets are good and they accept that the digital wallet is an alternative, attractive, supportive and necessary one of digital era.*

**Key Words: digital wallet, influencing factors of digital wallet, benefits and obstacles of digital wallet, etc.,**

## Introduction

In India, digital wallet are changing the traditional ways of making and receiving payments, paying bills, fund transfer, recharge, shopping etc. Electronic-Wallet is a digital wallet (also known as a mobile wallet) which allows users to make electronic commerce transactions quickly and securely. Electronic wallets being very useful for frequent online shoppers are commercially available for pocket, palm-sized, handheld, and desktop PCs. They offer a secure, convenient, and portable tool for online shopping. Like a real wallet; digital wallet keeps information in cards. Like Username, password, URL and etc., and also to personalize cards with icons, colors, and on some platforms, pictures. Digital wallets can be categorized into four parts: open wallets, semi open wallets, closed wallets, semi close wallets. To facilitate the credit-card order process, many companies are introducing electronic wallet services. After analyzing pros and cons of demonetization and looking at awareness of general public, many companies have launched their digital wallet in the market with different terms and conditions to

gain competitive advantages. Although many of them are not able to survive in the market, but some are very popular amongst people. These are as follows: Paytm, Phone pay, Google Pay, Amazon Pay and Free charge, etc.,

**Statement of the Problem**



Digital Wallet is defined as virtual cashless service which can replace hard cash notes. For purchasing anything, the people do not have to rush to ATMs or banks to withdraw cash, rather transaction can be done there and then in a fraction of seconds. It has become an upcoming way of purchasing goods and services without any physical movement of cash. The main objective of digital wallets is to make quick transactions thereby discouraging people to make use of use cash. This boom is the after effects of Demonetization. But there is still a lack of trust for digital payments. There are those that don't yet feel safe using this as they don't trust the internet and the perceived security risks. So this research is an attempt to know the consumer perception about digital wallet.

**Objectives of the Study**

- To know the consumer's perception towards digital wallet
- To find out the influencing factors that the consumer prefer Digital Wallet over other mode of payment.
- To analyze the consumer's opinion regards the benefits and obstacles of digital wallet · To give suggestion for overcome the problems of using Digital Wallet

**Research Methodology**

The study based on survey method. Both primary and secondary data are collected for the purpose of the study. Primary data were collected through questionnaire. Secondary data were collected from journals, magazines and websites. The researcher has adopted Non-Probability Random Sampling Method and the sample size is 75. Tiruchirappalli City is the study area. The statistical tools used in this study were percentage analysis, rank analysis, chi-square test and t-Test.

**Limitations of the Study**

1. Due to time constant the number of respondents was limited to 75.
2. The study has been limited to only consumers that were be covered only in Tiruchirappalli city.
3. The main source of data for the study was respondents from which the primary data were collected through questionnaire. Hence, the chances of biased information are arise.

**Analysis and Interpretation**

**Table No.1: Demographic Profile**

| Variables | Classifications | Frequenc | Percentage |
|---|---|---|---|
| Gender | Male | 42 | 56.0 |
| | Female | 33 | 44.0 |
| | **Total** | **75** | **100** |

| | | | |
|---|---|---|---|
| Age in years | Below 20 | 05 | 6.6 |
| | 20-30 | 44 | 58.8 |
| | 31-40 | 14 | 18.6 |
| | Above 40 | 12 | 16.0 |
| | **Total** | **75** | **100** |
| Educational Qualification | School Level | 0 | 0.0 |
| | Graduate | 42 | 56.0 |
| | Professionals | 26 | 34.6 |
| | Others | 07 | 9.4 |
| | **Total** | **75** | **100** |
| Occupation | Student | 19 | 25.3 |
| | Employees | 17 | 22.7 |
| | Professionals | 17 | 22.7 |
| | Business people | 22 | 29.3 |
| | Others | 0 | 0 |
| | **Total** | **75** | **100** |
| Marital Status | Married | 43 | 57.3 |
| | Unmarried | 32 | 42.7 |
| | **Total** | **75** | **100** |
| Monthly Income | Below Rs.10000 | 09 | 12.2 |
| | Rs.10001-Rs.20000 | 20 | 26.6 |
| | Rs.20001-Rs.30000 | 10 | 13.3 |
| | Above Rs. 30000 | 22 | 29.3 |
| | No Salary (Students) | 14 | 18.6 |
| | **Total** | **75** | **100** |

Table No.1 reveals that 56% of the respondents are Male, 59% of the respondents are belongs to the age group of 20-30 years, 56% of the respondents are graduates, 29.3% of the respondents are business peoples, 57.3% of the respondents are married and 29.3% of the respondents are earning monthly income belongs to above Rs.30000.



**Table No.2: Digital Wallet Profile**

| Variables | Classifications | Frequency | Percentage |
|---|---|---|---|
| Digital Wallets | Paytm | 13 | 17.3 |
| | Phonepe | 45 | 60 |
| | Google Pay | 7 | 9.4 |
| | Amazon Pay | 3 | 4 |
| | BHIM | 7 | 9.3 |
| | **Total** | **75** | **100** |
| Frequency of using Digital Wallet | Daily | 10 | 13.3 |
| | Frequently | 35 | 46.6 |
| | Rarely | 26 | 34.7 |
| | Never | 4 | 5.4 |
| | **Total** | **75** | **100** |
| Purpose of using Digital Wallet | Recharge | 9 | 12.0 |
| | Fund Transfer | 33 | 44.0 |
| | Bill payments | 19 | 25.3 |
| | Purchasing product | 4 | 5.3 |
| | All the above | 10 | 13.4 |
| | **Total** | **75** | **100** |

**Source: Primary Data**

The above table shows that out of 75 respondents 60% of the respondents using Phonepe, 46% of the respondents are frequently using the Digital Wallet and 44% of the respondents are using Digital Wallet for the purpose of fund transfer.

**Table No.3: Influencing factors to Prefer Digital Wallet**

| S. No. | Preferences | Mean Score | Rank |
|---|---|---|---|
| 1 | Fast Service | 3.18 | 4 |
| 2 | Convenience to use | 2.68 | 2 |
| 3 | Cash back offers & discounts | 2.53 | 1 |
| 4 | Instant availability | 3.02 | 3 |
| 5 | Utility of innovation | 3.59 | 5 |

**Source: Primary Data**

The above table analyze about the influencing factors that consumer prefer Digital Wallet over other mode of payments. Among the influencing factors, "Cash back offers and Discounts" as the main reason for respondents to choose the digital wallet, so that got a first rank, "Convenience to use" secured a second rank, "Instant availability" are got the third rank, "Fast Service" is secure a fourth rank and "Utility of innovation" got a fifth rank. Hence, the majority of the consumers preferred the Digital Wallet for their Cash back offers & discounts.

**Table No.4: Obstacles in Digital Wallets**

| S. No. | Obstacles | Mean Score | Rank |
|---|---|---|---|
| 1 | Security Threats | 3.09 | 2 |
| 2 | Lack of technical knowledge | 3.15 | 3 |
| 3 | Network connectivity | 2.35 | 1 |
| 4 | Lack of availability | 3.85 | 4 |
| 5 | Failed transaction | 4.42 | 6 |
| 6 | Hardware issues | 4.03 | 5 |

**Source: Primary Data**

Table No.4 depicts that majority of the respondent opined that "Network connectivity" is the major obstacle of digital wallet.

**Table No.5: Occupation and satisfaction level of Digital wallets**

**Hypothesis:**

H0: There is no significant association between occupation and satisfaction level of Digital wallet



H1: There is a significant association between occupation and satisfaction level of Digital wallet

| Occupation | Satisfaction level of Digital wallets | | | Total |
|---|---|---|---|---|
| | Satisfied | Moderate | Dissatisfied | |
| Student | 10 | 6 | 3 | 19 |
| Employees | 8 | 6 | 3 | 17 |
| Professionals | 12 | 4 | 1 | 17 |
| Business | 18 | 4 | 0 | 22 |
| **Total** | **48** | **20** | **7** | **75** |
| **Chi-Square=24.593, df=3, p-value=0.000**** | | | | |

**Source: Primary Data**

The above table reveals that in students category 52.6% are satisfied with the benefits of digital wallets, in employees category 47.1% are satisfied, in Professional category 70.6% are satisfied and in Business people category 81.8% are satisfied. Hence the majority of the business people categories (81.8%) are satisfied with the benefits of digital wallets.

Since the P value (0.000) is less than Significant Value (0.05). Hence the null hypothesis is rejected. So there is a significant relationship between occupation and satisfaction level of digital wallet.

**Table No.6: Consumer's opinions regarding the usage of Digital wallets**

| Variables | Classifications | | Percentage |
|---|---|---|---|
| Digital Wallet is an alternative choice of payment mode | Yes | 62 | 82.6 |
| | No | 13 | 17.4 |
| | **Total** | **75** | **100.0** |
| Digital Wallet is an attractive choice of payment | Yes | 52 | 69.4 |
| | No | 23 | 30.6 |
| | **Total** | **75** | **100.0** |

| | | | |
|---|---|---|---|
| Digital Wallet supports the existing payment method | Yes | 57 | 76.0 |
| | No | 18 | 24.0 |
| | **Total** | **75** | **100.0** |
| Digital Wallet is not necessary | Yes | 22 | 29.4 |
| | No | 53 | 70.6 |
| | **Total** | **75** | **100.0** |

**Source: Primary Data**

Table No.6 shows about the consumer's opinion regards usage of Digital wallets. Out of 75 respondents 83% of respondents are said that Digital Wallet can be alternative choice of payment mode and 69% of the respondents agree that Digital Wallet can be attractive choice of payment. 76% of the respondents are accepting that Digital Wallet supports the existing payment method and 71% of the respondents are not agree the statement of Digital Wallet is not necessary.

Hence, it is concluded that majority of the respondents said that Digital Wallet is a alternative, attractive, supportive and necessary one in the digital era.

**Hypothesis**

**$H_0$**: There is no significance difference between gender and their opinions regard the usage of Digital wallet.

**$H_1$:** There is significance difference between gender and their opinion regards the using Digital wallet

**Table No.7: Gender and Consumer Opinion towards using Digital Wallet**

| Gender | N | Mean | SD | F | Sig. |
|---|---|---|---|---|---|
| Male | 42 | 5.99 | .549 | 13.034 | .000 |
| Female | 33 | 4.76 | .658 | | |

**Source: Primary Data**

Table No.7 indicates that p value (.000) is less than significant value (0.05). Hence the null hypothesis is rejected. So there is a significant difference between the gender and their opinion regard the usage of digital wallet.

**Major Findings**

Out of 75 respondents 56% of the respondents are Male, 59% of the respondents are belong to the age group of 20-30 years, 56% of the respondents are graduates, 29% of the respondents are business people, 57% of the respondents are married and 29% of the respondents are earning a monthly income of above Rs.30000.

Majority of the respondents (60%) are using Phonepe, they 47% of the respondents are using the Digital wallets frequently and Fund transfer (44%) is the main purpose of using the Digital wallets.

The rank analysis proves that the majority of the consumers preferred the Digital Wallet for their Cash Back Offers and Discounts.

The main obstacle of digital is network connectivity.

The chi-square test proved that there is a significant relationship between occupation and benefits among using Digital wallet.

The majority of the respondents said that Digital Wallet is an alternative, attractive, supportive and necessary one in the digital era.

The T-Test is proved that there is a significant difference between gender and consumer's opinion regards using Digital wallet.

**Suggestions**

This survey proves that there is a significant association between occupation and satisfaction level of Digital wallets. Professionals are highly satisfied with the Digital wallets because of their knowledge.

Students and business peoples satisfaction level is low when compare to professionals. · This study also finds outs that the "Network connectivity" and "Security threats" are the main obstacles and it is the reason for less usages of Digital Wallet.

So the government should initiate necessary steps to overcome the problems of network connectivity and security threads. And also increases the awareness level among the people through proper channels to enlarge their knowledge about Pros and Cons of Digital Wallets.

**Recommendation for Future Research**

The present study attempted to consumer perception and satisfaction of using digital wallet payment service. Future studies may focus on consider service quality of digital wallet service provider to the consumer like tangibility, reliability, empathy etc.,

**Conclusion**

In India, there are lots of changes in environment; "change" is only truth in this world. It is advisable to accept and adapt according to it for survival. Modern financial system has gone through many changes in terms of payment processing system from traditional banking system to ATM/ Debit card, Credit card online payment, wire transfer, NEFT, RTGS etc. and the latest feather in the cap is digital wallet or Digital wallet. But People are using a few services mostly fund transfer, bill payments and recharges etc. This study also proves that the consumer perceptions about the Digital Wallets are good and they accept that the Digital Wallet is an alternative, attractive, supportive and necessary one of digital era. But there are many services which are already going on in the international market and people are using it

like square wallet it gives card scanner to scan any credit / debit card to make payment through mobile device, are still to come in India. The awareness and practical usability of the Digital Wallet is low, so these studies recommend that it should be increased by adding more value added services to it.



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# CRM IN NON-BANKING FINANCIAL COMPANIES: TRENDS &APPLICATIONS

**Dr.E.MUBARAK ALI**
Associate Professor & Head, PG & Department of Commerce,
Jamal Mohamed College (Autonomous), Trichy.
(Affiliated to Bharathidasan University, Trichy, Tamilnadu, India.)



**BAIJU MUKKADAKKATTIL**
Research Scholar (Part Time),
Jamal Mohamed College (Autonomous), Trichy.
(Affiliated to Bharathidasan University, Trichy, Tamilnadu, India.)

***ABSTRACT***

Customers are the central point within the development of the successful marketing strategy. Marketing methods are influenced by consumers' have an effect on knowledge, behavior, and atmosphere. In the Non-banking field, a unique, 'Relationship' exists between the customers, and the firm. However, thanks to numerous reasons and apprehensions like monetary burdens, risk of failure, promoting inertia, etc., several non-banking firms are still following the traditional ways that of selling, and solely a few NBFCs or creating makes an attempt to adopt CRM. This paper deals with the trends, applications of customer Relationship Management in the non-banking sector and strategies of CRM implementations in NBFCs. This study throws light-weight on numerous ideas that CRM may be adopted uniformly within the NBFCs for the betterment of their Services.

**Key words: Customer Relationship Management, Non banking financial companies,**

## INTRODUCTION

"Customer Relationship Management (CRM) could be a coordinated approach to the mercantilism method permitting the assorted operational, customer contact, and sales promotional perform of a company to function as a full." Today, several businesses like banks, insurance firms, and alternative service suppliers understand the importance of Customer Relationship Management (CRM) and its potential to assist them to acquire new customers retain existing ones, and maximize their lifespan value. At now, strong relationship with customers would require powerful coordination between IT and promoting departments to produce long retention of designated customers. Customer Relationship Management (CRM) came into the ability once monetary establishments were obtaining additional and additional competition. The main focus of CRM helped to know the customer's current desires, what they need to be drained from the past, and what they attempt to do in the long run to full fill their goals.

CRM initiatives typically request to satisfy many objectives. One of the objectives is to urge nearer to the customer by utilizing the information "hidden" in scattered enterprise

databases. Examining and analysing the data will flip information into valuable information concerning customer's wants. By predicting customer wants before businesses would then market the proper merchandise to the proper segments at the proper time through the proper delivery channels. Customer satisfaction also can be improved through more practical promotion. Another objective of the CRM initiative is to remodel the corporate into customer-centric organizations with a larger specialization in customer profit as compared to the line to profit. The insights gained from CRM alter firms to calculate or estimate the profit of individual accounts. Alternative CRM objectives embody multiplied cross-marketing potentialities, higher lead management, higher customer response, and improved customer loyalty.

**OBJECTIVES OF THE STUDY**

1. To study the concept of CRM and NBFC
2. To identify the trends in customer relationship in NBFCs
3. To study the various applications of CRM in NBFCs.
4. To study the various method for effective CRM implementation in NBFCs

**RESEARCH METHODOLOGY**

The study was based on secondary data. Secondary data were collected from books, journals, magazines and from various websites.

**CUSTOMER RELATIONSHIP MANAGEMENT**

CRM could be a social controls philosophy that seeks to make future relationships with customers. CRM will be outlined because the development and maintenance of dependent semi-permanent relationships with strategically important customers. It's the institution, development, maintenance, and optimization of future reciprocally valuable relationships between shoppers and therefore, the organizations. Winning client relationship management focuses on understanding wants the requirements the wants and needs of the purchasers and is achieved by putting this need at the centre of the business by group auctioned them with the organization’s strategy, people, technology and business processes.

As we tend to enter the new millennium, CRM is ever-changing several industries and influences many shoppers and businesses. CRM will be outlined as social control efforts to manage business interactions with customers by combining business processes and technologies that look for to know a company’s customers. Corporations are getting

progressively conscious of various potential advantages provided by CRM. Some potential advantages of CRM are as follows.

- Increased customer retention and loyalty
- Higher customer profitability
- Creation value for the customer
- Customization of products and services
- Lower process, higher quality products and services

**NON-BANKING FINANCIAL COMPANIES**

Non-banking financial companies (NBFCs) are financial establishments that offer banking services while not meeting the legal definition of a bank, i.e., one that doesn't hold a banking license. These establishments usually are restricted from taking deposits from the public looking on the jurisdiction. The NBFCs began to ask fastened deposit from capitalist and estimate leasing deal for larger industrial companies. Within the early decade their operation was on a restricted scale and will not create a major impact of monetary system. But between 1980s and 1990sthe NBFCs were well entered and began to attract a large number of investors owing to them customer friendly reputation.

The scope of NBFCs is quick growing with multiplication of economic services. A number of NBFCs also are engaged in underwriting through subsidiary unit and by giving allied financial services as well as stockbroking, investment banking, assets management and portfolio management. In recent times non- banking financial companies (NBFCs) have emerged substantial contributors to the Indian political economy growth by supplementing the hassle of banks and different financial establishments. They pay key role within the direction of saving and investment in wave of speedy industrial development liberalization of the financial sector, key financial institution and professional have promoted financial institution to create a diversified and competitive financial system. NBFCs intermediate between saver and investors. These companies conjointly apprehend as finance companies, lease companies, loan companies, etc.

**TRENDS OF CRM IN NBFCs**

To keep up with the present market atmosphere, it's essential that the NBFCs are more attentive to the newer technological trends and benefits of them.

**Cloud computing**

Cloud computing has helped NBFCs in making a versatile business model that fulfills growing business wants. A number of the distinguished blessings of cloud services area unit lower prices, fast implementation, and near-universal availability.

**Automation**

Another vital future innovation that has powerfully wedged the functioning of NBFCs is that the power of Automation. It's a technology that helps in dashing up the disposition processes and facilitates consistency in choices.

**Biometrics**

Through biometric-based authentication, the NBFCs is in a position to unambiguously establish a personal by evaluating one or additional of customers distinctive biological traits- like their fingerprints, voice waves, or tissue layer and iris patterns. For customer's KYC authentication, the monetary entities use either the fingerprints or iris patterns of a personal to manifest their identities.

**Chatbots & Robo-Advisors**

Some of the NBFCs have already used chatbots and robot-advisors that act with prospects and customers for self-onboarding of the customer, and employee-related services. Most of those chatbots and robot-advisors are developed with vernacular capabilities, creating them well-suited for rural and semi-urban Republic of India and therefore, the complete method of availing numerous monetary services by plenty has become a lot of easier and hassle-free.

**Virtual KYC**

Virtual KYC could be a feature that may shortly become the long run of biometric identification as no alternative resolution has come back this near to eliminating identity fraud on-line. This may facilitate benefits on-line NBFCs in a very huge means.

**Blockchain**

By introducing blockchain solutions in functions like the KYC method, information may be created offered on a decentralized network and so, may be simply accessed by third parties directly when permission has been granted. It will help create more profit to NBFCs.

**Artificial intelligence**

Artificial intelligence has led to a big useful modification within the financial industry like it's facilitate they'll currently consolidate all internal and external information; build future profiles of customers and members in real time. Thus, with a customer knowledge that's

wealthy, accessible and financially viable to deploy, the non-banking money establishments don't seem to be solely ready to understand their customers, however additionally give advices for the longer term.



**APPLICATIONS OF CRM IN NBFCs**

**Loan Management.**

NBFCs have conjointly compete a pioneering role within the business of securities-based loaning like Loan against Shares (LAS), Margin Funding, Initial Public giving (IPO) finance, Promoter Funding, etc. These tailored credit products have additional liquidity and inspired retail participation publicly problems specifically and equity markets normally, leading to higher worth discovery.

**Deposits Management.**

All NBFCs don't seem to be entitled to simply accept public deposits. Solely those NBFCs holding a legitimate Certificate of Registration with authorization to simply accept public deposits will accept/hold public deposits. NBFCs authorized to accept/hold public deposits besides having minimum stipulated Net Owned Fund (NOF) ought to conjointly fit the directions like investment a part of the funds in assets, maintain reserves, rating etc. issued by the Bank.

**Financial Advisory Services.**

NBFC giving services with reference to the discounting of economic instruments on standard basis and managing portfolios for each individual and institutional purchasers and embrace the business of advising others on the worth of securities or on the prudent of investment in, getting or merchandising of securities, and for remuneration also.

**Customer Service**

CRM allows managing service requests, queries and complaints across the varied NBFC merchandise and offerings. It will produce interface for daily service report for all NBFC customer service-connected activities. As every product is exclusive, produce totally different service classes for various merchandise and things. This may provide a tremendous capability to own a sensible work-flow suited to every totally different product and repair request.

**Collections &Receivables**

An NBFC has timely collections-receivables jointly of the foremost success issue. CRM offers an entire resolution for collections Management, which incorporates Daily assortment Activity Report capture, NBFC assortment agent’s field movement and geo-location GPS

following, Work Management, agent strip-tour planning, Collectibles assignments and Notifications on the Collections Achieved. It helps to manage direct workers, individual agents on rent or collections third party channels.



**METHODS FOR EFFECTIVE CRM IMPLEMENTATION IN NBFCS**

NBFCs can take several steps to strengthen their customer relationship management in an effective manner.

**Using email enquiries**

At the terribly minimum, companies ought to channelize an automatic email response that acknowledges receipt of a customer's email and lets the sender recognize once to expect a lot of complete response. NBFCs will earn a lot of customer goodwill if they respond quicker than the obligatory point in time. To handle important volumes of email, NBFCs would like adequate routing technology.

**Introduce the proper contact strategy**.

By knowing that offers and incentives to supply to the customers NBFCs won't annoy customers with unwanted selling offers, building customer loyalty on the manner. Such goals are a minimum of as necessary as realizing cross-sell opportunities.

**Providing on-line `chatting'**

An alternate to telephone support, on-line chatting is providing a service via emails or the other style of immediate response. This service additionally offers a number of the immediacy of the phone however primarily permits customers to stay on-line. With on-line chatting, service agents will typically handle between one and 3 client inquiries right away.

**Introduce website and self-service.**

Email, phone support, and chat all involve sizable staffing costs. However, to cut back these expenses a web site ought to anticipate customer wants. Sites that's tough to navigate and do not give required info bar some customers and force those that keep resorting to dearer channels to satisfy their service wants.

**Recognize the Limitations**

Several CRM implementations area unit severely restricted as a result of they fail to supply a whole and meaningful view of the customer. CRM is primarily a business program, and it needs a real partnership between varied departments to make sure that each business and technology problems are managed effectively. Moreover, CRM not solely takes existing business processes and makes them additional economical, however it additionally needs these processes to be changed. For a CRM implementation to achieve success, call

manufacturers inside the firm got to check that that each one the stakeholders perceive and support the specified method changes.

**RECOMMENDATIONS**



To implement a CRM integration strategy, the following recommendations can be adopted:

1. Implement a customer familiarized method in NBFC
2. Increase customer expertise through the web site.
3. Develop channel integration for effective Customer Relationship Management.
4. Additional importance ought to be to handling on-line dealing and exploitation M-commerce and mobile financial services.
5. It ought to be complete that customer relation can't be designed long. CRM should be considered as continuous Relationship Management.

**CONCLUSION**

The above discussion reveals that NBFC should develop an integrative approach which focuses on the customer needs and measures should be taken deliver it. For better customer relationship management NBFCs should play an integrative role within the firm and ensure that all processes are integrated in the global strategy.

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# A STUDY ON CONSUMER SATISFACTION TOWARDS AAVIN MILK IN PERAMBALUR DISTRICT

**R.RAMADOSS**
Ph.D. Research scholar,
Jamal Mohamed College (Autonomous), Trichy.
(Affiliated to Bharathidasan University, Trichy, Tamilnadu, India.)

**Dr.M.MARIMUTHU**
Research advisor and Assistant professor in Commerce,
Jamal Mohamed College(Autonomous), Trichy.
(Affiliated to Bharathidasan University, Trichy, Tamilnadu, India.)

## ABSTRACT

Health is the level of functional or metabolic efficiency of a living organism. In humans, it is the general condition of a person's mind and body, usually meaning to be free from illness, injury or pain (as in "good health" or "healthy"). Milk is a white liquid produced by the mammary glands of mammals. It is the primary source of nutrition for young mammals before they are able to digest other types of food. Satisfaction is a person's feeling of pleasure or disappointment resulting from comparing a product perceived performance in relation to his or her expectations. Whether the buyer's is satisfied after purchase depends on the offer's performance in relations to the buyers' expectations. To study the consumer taste and preference of Aavin milk products.
To study the customer opinions about the brand image.To know the customers satisfaction level regarding the Aavin milk.

***Key Words:*** *Customer satisfaction, Aavin milk, Perambalur district.*

## INTRODUCTION

Consumer satisfaction is dynamic. Therefore, it is necessary to continuously study, analyze and understand it and monitor this understanding to the marketing management so that effective decision can be taken it respect of products hinges in the kind of predisposition positive negative that a consumer has developed towards it. It is essential to study and analyze it in order to understand why he/she has developed such a predisposition? Beside, and the described in the preceding chapter, in particular the role of the government and the steadily emerging consumer movement, necessitates that marketers in India must understand consumer satisfaction their needs aspirations, expectations and problems. It will be extremely useful in exploiting marketing opportunities and in meeting the challenges that the Indian market offers.

A success story on the dairy in India during the sixties was the farmer owned Amul co-operative in Anand (Kaira DT, Gujarat) with its integrated approach to Production,

procurement processing and marketing on co-operative lines. Over the years, this ensuring maximum returns to them. This model came to be known as "AnandPattern".

The efficiency of the model was worth replication. Therefore, a dairy Programme called "operation flood" was launched in 1970 under the aegis of the National Dairy Development Board (NDDB). NDDB functioned as the technical consultants, while Indian Dairy Corporation as the funding agency. The ideology followed by "operation flood" was the remunerative linking of rural milk producing centers with the urban demand centers so as to build up a viable dairy industry. Marketing plays a vital role in fast moving world. It helps to identify the needs, want and demand of the customer. It gives main suggestion to the production unit and the business people to capture markets. Marketing also identifies the customer Needs, want and demand. We can get lot of suggestion from the concessionaire regarding customer's interest and our products strength and weakness. The concessionaire plays a vital role in distribution of the product. In present world it is clear that no business can run successfully without marketing.

The emphasis is on the marketing aspects like dealer's attitude, promotional activities etc. these aspects give exposure on the practical side also for the future marketing executives. With the above in view, a market study on a popular consumer product is appropriate. The aspects like promotion activity, product feature, consumer Preference, consumer satisfaction level and the importance given to all the factors, there Likes and dislikes were taken up for study.

**LITERATURE REVIEW**

It has been recognized that eco-efficiency improvements at production and product design level can be significantly reduced or totally negated by rebound effect from increased consumption levels. In line with this problem factor 10 to 20 material and energy efficiency improvements have been suggested **Bolund Johansson et al. 2013** The improvements, however, if not carefully done, may still lead to rebound effects through changes in resource prices.

The product service system (PSS) concept has been suggested as a way to contribute to this system level improvement, **Geodkoop, van Helan et al 2012** Here the environmental impacts of products and associated services should be addressed already at the product and service design stage. Special focus should be given on the use phase by providing alternative system solutions to owning products.

**Kameswara Rao Poranki (2015)** has advocated that to gain market share any company need to improve its strategies in sales and marketing of their more customized products. However, to this end it requires right marketing strategies is challenging due to various factors influencing customer purchasing decisions.



## STATEMENT OF THE PROBLEM

Aavin Perambalur union plays a vital role in marketing. The success of the Milk and dairy products depends not only, the marketing but also the customers' behavior pattern towards their product. To have better marketing the union needs a maximum inspiration from the customer side. If marketing is done without the execution of customer, it cannot run success fully for a long period of time. So an analytical study is conducted based on customer satisfied with regard to market the milk and it by product.

## HYPOTHESES

- There is no significant relationship between gender of the respondents and overall satisfaction of Aavin milk.
- There is no significant relationship between reason for using the product and overall satisfaction of Aavin milk.
- There is no significant relationship between brand features and overall satisfaction of Aavin milk.

## OBJECTIVES OF THE STUDY

- To study the consumer taste and preference of Aavin milk products.
- To study the customer opinion about the brand image.
- To know the customers satisfaction level regarding the Aavin milk.

## METHODOLOGY

Methodology is the way of systematically solving the research problems. It explains the various steps that are generally adopted by researcher in studying the research problem along with logic behind them. Here the type of research, method of research, selection of topic, selection of sample, collection of data, sources of data, statistical tools applied, analysis of data, interpretation of data and preparation of report are explained.

## DATA SOURCES

### Primary Data:

The primary data was collected from the Aavin milk users, through structured questionnaire and discussion with the Aavin milk users.

### Secondary Data:

Apart from primary data, the secondary data is being collected through Text Book, Journals, Reports and websites.

## SAMPLING DESIGN

### Sample Size:

Most of them were used Aavin milk in day-to-day life. Out of these, the researchers were selected 200 users of Aavin milk.

### Sampling Area:

The researcher was collected the primary data from Perambalur city and Labbaikudikkadu. Therefore, the researcher adopted convenience sampling for the purpose of collecting the primary data.

### Period of the Study:

The study covers the periods of three months from the respondents during January 2020 to August 2020.

## TOOLS USED FOR ANALYSIS

### Instrument:

A structured Questionnaire is used, and the type of questionnaire is the target questions.

### Methods:

The researcher was conducted by using contact methods through Questionnaire, interview and Observation.

### Techniques for data analysis:

The data is analyzed with “Simple analysis technique”. The data tool is percentage method. Percentage method used in making comparison between two or more criteria. This method is used to describe relationship. Percentage of respondents =No. of Respondents/ total No. of Respondents X 100, Cross tabulation among the employee background and other welfare factors and Chi – square test where also applied.

## SCOPE OF THE STUDY

The study is carried out understand the level of satisfaction Aavin milk. Users in Perambalur District the study makes an attempt to know the awareness level of customer about the service. So, the study can be useful to know more about the Aavin products and various services provide by it. The study tries to give a detailed picture about the Aavin milk. The information gathered through the study could be useful to the company to the formulate future practices and strategies to attract customers. The geographic scope of the study is limited to Aavin milk in Perambalur District.

## LIMITATIONS OF THE STUDY

Every study has some limitations due to the environment under which research is to be done. Similarly, this study is also confined to some limitations as mentioned below:

- The time limit is one of the main factors to conduct the study effectively.
- The data collection is applicable in Perambalur District only.
- The time period of research was restricted to limited days.
- The different views and opinions provided by the respondents were Subjected to Personal bias.
- The respondents may not be true in filling up the questionnaires.
- The study was only confined to 200 respondents.
- The reliability of the data may not be dependable

## ANALYSIS AND DISCUSSION

### CHI- SQUARE ANALYSIS

**GENDER AND OVERALL SATISFACTION OF THE AAVIN MILK**

| Chi-Square Tests | | | |
|---|---|---|---|
| | **Value** | **df** | **Asymp. Sig. (2-sided)** |
| **Pearson Chi-Square** | **1.670[a]** | **3** | **.644** |
| **Likelihood Ratio** | **1.676** | **3** | **.642** |
| **Linear-by-Linear Association** | **1.517** | **1** | **.218** |
| **N of Valid Cases** | **200** | | |

**a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 9.60.**

**Source: Primary Data**

In the chi – square test, the researcher find that the calculated value is (1.670) higher than the table value. The degree of freedom is 3 and the significant level is 6% is > 0.005.

Therefore null hypothesis is rejected. So there is relationship between gender of the respondents and overall satisfaction of the Aavin milk.

**REASONS FOR USE AND OVERALL SATISFACTION OF THE AAVIN MILK**



| Chi-Square Tests | | | |
|---|---|---|---|
| | Value | df | Asymp. Sig. (2-sided) |
| Pearson Chi-Square | 5.531[a] | 9 | .786 |
| Likelihood Ratio | 5.680 | 9 | .771 |
| Linear-by-Linear Association | .623 | 1 | .430 |
| N of Valid Cases | 200 | | |

a. 4 cells (25.0%) have expected count less than 5. The minimum expected count is 2.20.

***Source: Primary Data***

In the chi – square test, the researcher find that the calculated value is (1.5.531) higher than the table value. The degree of freedom is 9 and the significant level is 7% is > 0.005. Therefore null hypothesis is rejected. So there is relationship between reasons for using the product and overall satisfaction of the Aavin milk.

**BRAND FEATURES AND OVERALL SATISFACTION OF THE AAVIN MILK**

| Chi-Square Tests | | | |
|---|---|---|---|
| | Value | df | Asymp. Sig. (2-sided) |
| Pearson Chi-Square | 13.362[a] | 6 | .038 |
| Likelihood Ratio | 13.390 | 6 | .037 |
| Linear-by-Linear Association | 5.248 | 1 | .022 |
| N of Valid Cases | 200 | | |

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 5.30.

**Source: Primary Data**

In the chi – square test, the researcher find that the calculated value (13.362) is higher than the table value. The degree of freedom is 6 and the significant level is 0.038% is > 0.005. Therefore null hypothesis is rejected. So there is relationship between brand features and overall satisfaction of the Aavin milk.

**RANKING ANALYSIS**
**REASONS FOR SELECTING THE PRODUCT**

| S. No | Criteria | Mean value | Rank |
|---|---|---|---|
| 1 | Price | 2.84 | 5 |
| 2 | Availability | 3.00 | 3 |
| 3 | Quality | 3.04 | 2 |
| 4 | Distribution | 3.16 | 1 |
| 5 | Good Brand | 2.94 | 4 |

**Sources: Primary Data**

The above table shows that the reasons for selecting the product. Out of 200, majority of the respondents were given First rank to distribution channel, Second rank to quality of the product, Third rank to Availability of the product, Fourth rank to Good brand name and Fifth rank to price of the product.

**FINDINGS**

- Majority of the respondents i.e. 36.5 percent belonged to the age group below 30 years.
- Majority (52%) of the respondents were female.
- 70.5 percent of the respondents got 'married'.
- Majority (42.5%) of the respondents were Graduate.
- Majority (34%) of the respondents were private employee.
- Majority 31 percent of the respondents earned monthly income was below Rs.10000.
- Majority (51.5%) of the respondents was using the standardized quality.
- Majority (43.5%) of the respondents were consumed the Aavin milk 1 year to 3 years.
- Majority (48%) of the respondents was using the 1 liter quantity per day.
- Majority (44.5%) of the respondents were used for good quality of the product.
- Majority (48.5%) of the respondents accepted the product prices are affordable.
- Majority (40.5%) of the respondents were used thick Aavin milk product.

- Majority (38.5%) of the respondents was got the product through door delivery and also from milk booth.
- Majority (71%) of the respondents said about accepted recommendation of the brand.
- Majority (45.5%) of the respondents knew about the brand through advertisement media.
- Majority (56%) of the respondents were given positive feedback for usage of the brand.
- Majority (47.5%) of the respondents were given overall satisfaction about the product.
- Hence, majority of the respondents of the people were given first, rank to distribution channel.
- In the chi – square test, the researcher find that the calculated value is (1.670) is higher than the table value. The degree of freedom is 3 and the significant level is 6% is > 0.005. Therefore null hypothesis is rejected. So there is relationship between gender of the respondents and overall satisfaction of the Aavin milk.
- In the chi – square test, the researcher find that the calculated value is (1.5.531) is higher than the table value. The degree of freedom is 9 and the significant level is 7% is > 0.005. Therefore null hypothesis is rejected. So there is relationship between reasons for using the product and overall satisfaction of the Aavin milk.
- In the chi – square test, the researcher find that the calculated value (13.362) is higher than the table value. The degree of freedom is 6 and the significant level is 0.038% is > 0.005. Therefore null hypothesis is rejected. So there is relationship between brand features and overall satisfaction of the Aavin milk.

**SUGGESTION**

1. Out of the 200 respondents, majority of the people using thick quality of Aavin milk in their day to day life. Therefore, the producer more concentrates with producing thick quality of the Aavin milk to compare the other quality.
2. Computerized system only implementing in production level. It must extend to all levels such as marketing; manage of Human Resources and Finance.
3. The Govt. should take necessary steps to produce other milk product such as sweet and so on.

4. The Govt. should concentrate on starting number of milk booth for distribute the product to final consumers. It will decrease the distribution cost.
5. The Govt. should concentrate on install Aavin milk tea in public area. It will be create awareness about the product and also gives healthy food to consumers.



## CONCLUSION

Most of the rural people especially women make their livelihood by rearing milch animals and by supplying milk to the Co-operatives. Keeping this in view and to improve the rural economy and to enhance the personal income of the stake holders in rural area.

Aavin milk has a good reputation among the customers so it can be extended to supply rural also. From various respondents the researcher has gathered lot of information about Aavin Milk's buying Behavior. Aavin milk is already enjoying Number one position in Milk Industry; this gives a positive stand to further strengthen its position. The researcher concludes that "Aavin is the market leader in milk Industry".

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# AN OBSERVATION AND ANALYSIS OF COTTON TEXTILELS AND READYMADE GARMENT'S Vs ANNUAL GDP

**V.A. MOHAMMED IBRAHIM**
Ph.D Research Scholar, PG & Research Department of Commerce,
Jamal Mohamed College (Autonomous), Tiruchirappalli.
(Affiliated to Bharathidasan University, Trichy, Tamilnadu, India.)

**Dr. M. SIRAJUDEEN**
Assistant Professor, PG & Research Department of Commerce,
Jamal Mohamed College (Autonomous), Tiruchirappalli.
(Affiliated to Bharathidasan University, Trichy, Tamilnadu, India.)

## ABSTRACT

Textiles and the clothing which comes from it have made the human a gentleman from being a manner less living thing. It gave the human an identity, recognition, self-respect and some dignity in the society among the others. People judge a person by the way he clothed because people have started to realize the importance of clothing in the life of mankind.

Clothing has civilized the mankind and this is the simple way it put forward for others to understand it very well. The exports of clothing is very much increasing in many parts of the world because because of its growing demand and need in everywhere as not everyone is able to so the production to meet their demands. Here comes the importance of our country india which is known for textiles and clothing. Both the south and then north part of India play equal role because one produces the raw materials and others finish the goods and make it reach the people who actually need it. The exports of the textiles are a huge business in India which also increases the GDP of the country in a very extensive way. In this we are doing a analysis on the exports of the readymade and cotton textile products and how much it impacts the GDP which is done using some tools to help us get proper results using the input we have.,

In this regard following statistical tools are used to study about the textiles that is cotton and readymade textiles exports in and out of India to all over the world which are as under: (**SPSS V.20 for Chi-Square**).

The study is done using 10 years data of the exports of the cotton textiles and readymade textiles out of India which is very much high when compared to the first year of the research data because it had increased every year steadily and helped us increase the economy and make a name for ourselves in the international market for the textiles sector also create a milestone.

***Keywords:*** Textiles, Readymade, Cotton, Export, International Trade, Comparison, Sales, Demand, Supply, Clothing and GDP.

## INTRODUCTION

Clothing is made from yarn of the cotton or the wool and or of the silk which come in various types like polyester and half polyester and chiffon etc.

The textiles grow as the people in the world increase whose demand is never going to end until the end of mankind. The real deal is when it comes to the design and the

uniqueness as there are so many teams to design the clothing to make people buy clothes that is dresses more often. The difference between a dress and a cotton is that dress is something that comes in one piece and cloth is of one or more piece because the dress is usually for the women and the cloth is for the boys as the means cannot get dress that one piece dress to fit themselves in it we are not made for that, as it has become out of fashion and complicated as well.

The uprising story of the clothing is that it has never seen a down seizure in the production or the demand unless and until the factor like the increase the in the price of raw materials or the demand cannot be met due to some other factors which cannot be explained by the textiles sector because the distribution has to be live for the sales and the production of the products to keep on going. The legacy has to be continued until the end of civilization.

Textiles should be given different type of perspective and also the quality should not be compromised but it can be saturated a bit to a level that people don't get affected and that it doesn't dishearten them with the quality that is assured in the production of the materials.

**NEED FOR THE STUDY**

The textile is studied to further know what is its scope and what are the neccesseties and that the demand in the future can be ascertained and the exports can be increased by taking the necessary measures such as improvising the technologies and the mechanism of the production of the textiles. The state-of-the-art sort of solution can be brought up in many other states where it is not used and become modern and industrialize the sector as much as possible and minimize the risk of losses in the sales of the textiles in various types.

**STATEMENT OF THE PROBLEM**

The textiles have seen a lot in the era of this world and now the textiles sector sees the growing demand and meeting the needs that is the supplies with the increasing population the clotting industry is in so much pressure with the demand of overseas countries it had to balance everything in the meantime of the millennia coming to end and the start of the next millennia.

**SCOPE OF THE STUDY**

In a view to getting to know the sideways problems and having to solve those and keep the industry running while we can and go with the flow and keep clothing the mankind with the tradition of ours and have a reputation of ours maintained in all times because the name has to maintained and the export demand that is the overseas demand and the

domestic demand has to meet out simultaneously. The job has to keep on going and the work should never stop. The main scope is that the industry should be benefitted with the upcoming laws and changes in the likes and dislikes of the public because the people change as the time goes by and we have to cope with their changes in terms of design and in terms of quality that is assured to them.

**OBJECTIVES OF THE STUDY**

- To analyze sales and production overseas in the past 11 years in the Cotton and Readymade Textiles.
- To know Increase in the GDP while there was increase in the exports of the textiles industry.
- To analyze rate of increase in the GDP whereas the level of effect it had in the GDP from textiles sector especially from Cotton and Readymade Textiles.
- To get a clear picture on the role of exports in the increase of the textiles production and the GDP.

**HYPOTHESIS OF THE STUDY**

H1 = There is no significant relationship between the increase of exports and the increase in the GDP.

**RESEARCH METHODOLOGY**

The data is of the past 11 years on the exports of the cotton textiles and the readymade textiles whereas the exports have been in an increasing pace or else we could not do this research and there is no purpose to it.

**Statistical Tools for Measurement**

Here the researcher has used following techniques to study the increase of textile exports which are as under: (**SPSS V.20 for Correlations, Regression and Percentage Analysis**)

**Regression:** A measure of the relation between the mean value of one variable (e.g. output) and corresponding values of other variables (e.g. time and cost).

**Percentage Analysis:** Percentage analysis is the method to represent raw streams of data as a percentage (a part in 100 - percent) for better understanding of collected data.

**LIMITATIONS OF THE STUDY**

- The study uses only data of the past 11 years which is moderate to come to a conclusion

- It is authentic study and worth the while as the textiles industry is going to survive some way or the other.
- The pricing of the clothing sector also how the raw materials played their role in the production of the textiles and the quality that people trust.



**REVIEW OF LITERATURE**

Horrocks and Anand, (2000) in their book entitled "Hand Book of Technical Textiles" endeavoured to show the production technologies of various Technical textiles raw materials and end use products. The book also gives a general idea of global Technical Textile market covering its scope, milestones in its development, textile processes, applications, globalization and futureof the industry.

Ramkumar, (2009) in his article entitled "Compelling case for the Technical textile sector in India" explains that Indian textile industry needs a new IT (Indian textile industry) revolution to encourage, support and growth. The author describes the reasons which force to energizing the Technical textile sector in India.

(Kutan and Aksoy, 2004:13) also analyzed the relationship between gold and inflation in their research for Istanbul Gold Exchange. According to their evidence, Istanbul Gold Exchange (IGE) is not affected by the announcement of Consumer Price Index (CPI) news, which implies the weakness of this market in protecting investors from inflation.

Singh, (2010) in an article "India to grow faster in Technical Textiles" states that accelerated growth of the Indian economy will be favorable for the Technical Textiles.

Chaudhary and Shahid, (2012) in their paper "Technical Textiles in India: The trade perspective" examined the India's trade for Technical Textiles in the past decade i.e. from the year 2001-2002 to 2009-2010.

**ANALYSIS AND INTERPRETATION OF DATA**

**Regression**

| Table – 1 Year | Cotton Textiles | Readymade Garment | Annual GDP | Observed N | ExpecteddN | Residual |
|---|---|---|---|---|---|---|
| 2008 - 09 | 21795 | 50293 | 1294734 | 1 | 1.0 | .0 |
| 2009 - 10 | 27016 | 50791 | 1536916 | 1 | 1.0 | .0 |
| 2010 - 11 | 39521 | 52861 | 1765756 | 1 | 1.0 | .0 |
| 2011 - 12 | 54234 | 65600 | 1825344 | 1 | 1.0 | .0 |
| 2012 - 13 | 59943 | 70379 | 1842179 | 1 | 1.0 | .0 |
| 2013 - 14 | 61223 | 90402 | 1947924 | 1 | 1.0 | .0 |
| 2014 - 15 | 67595 | 105095 | 2071357 | 1 | 1.0 | .0 |

| | | | | | | |
|---|---|---|---|---|---|---|
| 2015 - 16 | 72782 | 108660 | 2196671 | 1 | 1.0 | .0 |
| 2016 - 17 | 73374 | 112408 | 2470999 | 1 | 1.0 | .0 |
| 2017 - 18 | 73775 | 112570 | 2501052 | 1 | 1.0 | .0 |
| 2018 - 19 | 76162 | 143237 | 2685488 | 1 | 1.0 | .0 |



The above Table shows the Cotton Textiles and Readymade Garments export for the past ten years and for Cotton Textiles the exports for the years 2008 – 09, 2009 – 10, 2010 - 11, 2011 – 12, 2012 – 13, 2013 – 14, 2014 - 15, 2015 – 16, 2016 – 17, 2017 – 18 and 2018 – 19 are 21,795, 27,016, 39,521, 54,234, 59,943, 61,223, 67,595, 72,782, 73,374, 73,775 and 76,162 respectively. For the Readymade Garments Sectors exports for the years 2008 – 09, 2009 – 10, 2010 - 11, 2011 – 12, 2012 – 13, 2013 – 14, 2014 - 15, 2015 – 16, 2016 – 17, 2017 – 18 and 2018 – 19 are 50293, 50791, 52861, 65600, 70379, , 90402, 105095, 108660, 112408, 112570 and 143237 respectively. the Annual GDP has been increasing and it for the years 2008 – 09, 2009 – 10, 2010 - 11, 2011 – 12, 2012 – 13, 2013 – 14, 2014 - 15, 2015 – 16, 2016 – 17, 2017 – 18 and 2018 – 19 are 1294734, 1536916, 1765756, 1825344, 1842179, 1947924, 2071357, 2196671, 2470999, 2501052 and 2685488 which has increased adversely but there are many other factors that cause the increase in the annual GDP but the increase is also because of the increasing exports of the ready garments and the cotton textile products. The observed N the expected N are 1 and 1.0 respectively and the residual value is .0 for the comparison among the export value of the cotton textiles and the readymade garments with the Annual GDP of the nation in each year for the past ten years that is from 2008-2019.

The above table shows the increase in the readymade textile and the cotton textile products to other countries and how much it has increased in the past decade and more with the comparison with the GDPs. The GDP has increased extensively but there are other reasons for the increase of the gdp but the textiles exports also have a major role-play in the increase of the GDP. The economic tools have been used to analyze and they have shown that they have no negative effects and that it's positive as we have got 1 as the residual value which shows a relation with the increase in the GDP.

**FINDINGS AND SUGGESTIONS**

The textile has increased extensively in the past decade contributing so much to the nation and the local workers in getting job opportunities which is not seen by many by whom all this export turnover has been possible and also we have not taken enough time to encourage them for their work done. The exports can be more selective and be made to

countries which make our GDP to boost up as high as possible with the help of money exchange tactic in the international market.

## CONCLUSIONS



The textile has great scope in india and it can be used to expand the countries friendly zones and the trade practice around the world and be diplomatic with showing some concern over others as per the need and also helping the other countries in need and keeping things stable within the domestic level and practice safe trade between the overseas countries.

## SCOPE FOR FURTHER RESEARCH

The further research can be done with other textile department such as wool, yarn and manmade etc and gather the increase in the GDP and its role in the export of textile products to the overseas countries.

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# A STUDY ON PERCEPTION OF SELF-FINANCING B.Ed. COLLEGE TEACHERS TOWARDS TEACHING PROFESSION IN ERNAKULUM DISTRICT, KERALA



**Dr. K. VIJAYA KUMAR**
Assistance Professor of Commerce & Research Advisor,
Jamal Mohammed College (Autonomous),
(Affiliated to Bharathidasan University, Trichy, Tamilnadu, India.)
E-Mail: drkvk79@gmail.com Mobile: 99421-69888, 95973-69888.

**JABIMOL C MAITHEEN**
Ph.D. (PT) Research Scholar,
Jamal Mohammed College (Autonomous),
(Affiliated to Bharathidasan University, Trichy, Tamilnadu, India.)
E-Mail: jabimolcmaitheen1983@gmail.com Mobile: 82816 49028, 9645902707.

## ABSTRACT

Work-life balance for teaching profession has become one of the greatest challenges in today's scenario. Teacher's workload not only gets over in institutions but also it is stretched afterwards. Before studying the work-life balance of the teachers, it becomes a necessity to analyse their perception on this noble profession of teaching. This study makes an attempt to understand the socio-economic background of self-financing B.Ed. teachers working in Ernakulam District, Kerala and their general perception on teaching profession. The study was conducted from August 2019 to January2020.The method of sampling used for selecting sample respondents for the study is Non-Probability Convenience Sampling method. The total sample size selected for the study is 400self-financing B.Ed. college teachers who have a minimum of 1 year teaching experience. Results revealed that 'Teaching is the noble profession in the world', 'I love my job' and 'Training the budding teachers require lots of hard work and dedication' are the prime factors reasonable for selecting this teaching profession by self-financing college B.Ed. teachers. It is also found that there is a significant difference exists between age, education, distance between home and work place& nature of family and the average score of self-financing B.Ed. college teachers' perception towards teaching profession.

**Key Words**: *Perception, B.Ed. College Teachers, Teaching Profession, Work-life Balance and Self-Financing*

## 1.1 INTRODUCTION

Work-life Balance has become one of the most issues enthesitis in every educational institution. Work-life is referred as work and family. To balance between the family responsibilities and work responsibilities has become a challenge for the people in all professions. Work-life Balance is a very wide subject, which talks about both career development on one side and the family caring on the other side, it is important to know how the people balance their professional demands and family demands. With the

development in educational, economical and social standards, things have improved to a great extent and the role of teachers in balancing their lifestyle has become tedious.

**STATEMENT OF THE PROBLEM**



Teachers are important in society because they prepare and influence tomorrow's leaders. Every day, students learn important lessons about sharing, respect, valuing differences and making ethical decisions. The well-being of planet Earth depends on having educated, ethical and responsible leaders who know how to solve problems, often communicating across cultural lines. Against this background, the present study makes an attempt to examine the perception of teachers in self-financing B.Ed. colleges towards teaching profession in Ernakulum District, Kerala.

**OBJECTIVE OF THE STUDY**

- To examine the perception of teachers in self-financing B.Ed. Colleges towards teaching profession in Ernakulum District, Kerala.

**REVIEW OF LITERATURE**

- **Maeran, R., Pitarelli, F., &Cangiano, F. (2015).** Work-life balance and job satisfaction among teachers. *Interdisciplinary Journal of Family Studies*, *18*(1). The result of this study shows that work-life balance has eventually become an essential necessity for almost all categories of workers, including those employed in teaching positions, in which the female gender is presently fairly dominant
- **Saeed, K., & Farooqi, Y. A. (2016).** Examining the relationship between work life balance, job stress, and job satisfaction among university teachers (A case of University of Gujarat). *International Journal of multidisciplinary sciences and engineering*, *5*(6), 9-15. The findings of the study indicate that there is insignificant relationship between job stress and job satisfaction which prove H10 hypothesis whereas work life balance share a moderate positive relationship with job satisfaction which are in accordance to hypothesis H2A.
- **Manju D (2018).** Quality of Work life: Perception of School Teachers. *Education and Psychological Research* 3(2) 2014.In this study the investigator aimed to study the quality of work life of school teachers with respect gender, type of school and experience. This study used descriptive survey method for collecting data and t-test and one-way Anova test for analysis. The researcher found that there is a significant difference of Quality of work life of teachers according to their Gender and no

significant difference of Quality of work life of teachers according to their experience and type of institution which they are working.



**SAMPLING DESIGN:**

To achieve the objectives of the study, Ernakulum district has been purposively selected as the study area. The population of the research consists of all the self-financing B.Ed. college teachers who are currently working in Ernakulum district with at least one year of experience in teaching in B.Ed. colleges. The list of self-financing B.Ed. college teachers could not be obtained. The method of sampling used for selecting sample respondents for the study is Non-Probability Convenience Sampling method. The total sample size selected for the study is 400self-financing B.Ed. college teachers who have a minimum of 1-year teaching experience. The study was conducted from August 2019 to January2020.

**TOOLS USED FOR DATA ANALYSIS:**

The statistical tools used for analysis are Friedman Test Statistics, Sum, Mean Rank Analysis, ANOVA F Test, Z Test and Eta Coefficient.

**1.2 PERCEPTION OF TEACHERS IN SELF-FINANCING B.ED. COLLEGES TOWARDS TEACHING PROFESSION –FRIEDMAN TESTMEAN RANK**

Table 1reveals the results of perception of teachers in self-financing B.Ed. colleges towards teaching profession in the study region using Friedman test mean rank.

**Table 1 - Perception of Teachers in Self-Financing B.Ed. Colleges towards Teaching Profession-Friedman Test Mean Rank**

| Perception of Teachers towards Teaching Profession | Standard Deviation | Mean Rank | Rank |
|---|---|---|---|
| Teaching is the noble profession in the world | .286 | 7.83 | 1 |
| I love my job | .450 | 7.51 | 2 |
| I got a chance to produce new and talented teachers for the society | .469 | 6.90 | 4 |
| Teacher training is a challenging role | .646 | 6.14 | 10 |
| Training the budding teachers require lots of hard work and dedication | .447 | 7.03 | 3 |

| | | | |
|---|---|---|---|
| I am encouraged to develop new skills | .526 | 6.56 | 7 |
| I got an opportunity to use my skills and abilities in my job | .615 | 6.39 | 8 |
| My job is reliable and secure | 1.302 | 3.64 | 12 |
| I feel a sense of pride in doing my job | .529 | 6.70 | 6 |
| I am so passionate about this job | .476 | 6.82 | 5 |
| This job is almost equivalent to nation building | .580 | 6.36 | 9 |
| I am getting lot of respect in society | .679 | 6.13 | 11 |

From Table1Friedman test mean rank explains that 'Teaching is the noble profession in the world' is the prime factor reasonable for selecting this teaching profession by self-financing college B.Ed. teachers with the highest mean rank of 7.83, 'I love my job' is the second prime factor reasonable for selecting this teaching profession by self-financing college B.Ed. teachers with the second highest mean rank of 7.51 and 'Training the budding teachers require lots of hard work and dedication' is the third prime factor reasonable for selecting this teaching profession by self-financing college B.Ed. teachers with the third highest mean rank of 7.03. I got a chance to produce new and talented teachers for the society(6.90), I am so passionate about this job (6.82), I feel a sense of pride in doing my job (6.70), I am encouraged to develop new skills (6.56),I got an opportunity to use my skills and abilities in my job (6.39) and This job is almost equivalent to nation building(6.36) are ranked fourth, fifth, sixth, seventh, eighth and ninth factors reasonable for selecting this teaching profession by self-financing college B.Ed. teachers. My job is reliable and secure (3.64), I am getting lot of respect in society (6.13) and Teacher training is a challenging role (6.14) are identified as the least factors reasonable for selecting this teaching profession by self-financing college B.Ed. teachers with the lowest mean ranks.

**1.2.1PERCEPTION OF TEACHERS IN SELF-FINANCING B.ED. COLLEGES TOWARDS TEACHING PROFESSION- FRIEDMAN TEST STATISTICS**

Table2 reveals the results of Friedman test statistics of perception of teachers in self-financing B.Ed. colleges towards teaching profession in the study area.

$H_0$: The mean ranking of the perception of teachers in self-financing B.Ed. colleges towards teaching profession does not differ.

**Table 2 - Perception of Teachers in Self-Financing B.Ed. Colleges towards Teaching Profession- Results of Friedman Test Statistics**

| N | Chi-Square | df | Asymp. Sig. |
|---|---|---|---|
| 400 | 899.170 | 11 | .000 |

** Significant at 0.01 Level



From Table 2, it is clear that the significant value is 0.000 at 1% level of significance. As the significant value is less than .01, the null hypothesis is rejected and the result shows that the mean ranking of the perception of teachers in self-financing B.Ed. colleges towards teaching profession differs. It implies that the ranking of the perception of teachers in self-financing B.Ed. colleges towards teaching profession from teacher to teacher and it is not similar among all the teachers.

**1.3 ASSOCIATION BETWEEN INDEPENDENT VARIABLESAND PERCEPTION OF TEACHERS IN SELF-FINANCING B.ED. COLLEGES TOWARDS TEACHING PROFESSION– ANOVA 'F' TEST AND Z TEST**

The following section deals with the association between independent variables and perception of teachers in self-financing B.Ed. colleges towards teaching profession using ANOVA 'F' test and Z test.

**1.3.1 ASSOCIATION BETWEEN AGEAND AVERAGE SCORE OF SELF-FINANCING B.ED. COLLEGE TEACHERS' PERCEPTION TOWARDS TEACHING PROFESSION– ANOVA 'F' TEST**

To test the hypothesis that the average score of self-financing B.Ed. college teachers' perception towards teaching profession classified on the basis of age is the same, 'F' test has been applied.

**Table3: Average Score of Self-Financing B.Ed. College Teachers' Perception towards Teaching Profession Based on Age**

| Age | Mean | N | Std. Deviation | % of Total N |
|---|---|---|---|---|
| Up to 30 years | 56.86 | 73 | 4.131 | 18.2% |
| 31-40 years | 55.05 | 220 | 4.644 | 55.0% |
| Above 40years | 56.06 | 107 | 3.688 | 26.8% |

| | | | | |
|---|---|---|---|---|
| Total | 55.65 | 400 | 4.363 | 100.0% |



Table 3exhibits that the average opinion score of the Self-Financing B.Ed. College Teachers belong to the age group of Up to 30 years (56.86) is higher than that of age group of Above 40years(56.06) and31-40 years(55.05).

**Table4: Age and Average Score of Self-Financing B.Ed. College Teachers' Perception towards Teaching Profession: ANOVA 'F' test**

| Particulars | Sum of Squares | df | Mean Square | F | p value |
|---|---|---|---|---|---|
| Between Groups | 203.058 | 2 | 101.529 | 5.452 | .005 |
| Within Groups | 7393.639 | 397 | 18.624 | | |
| Total | 7596.698 | 399 | | | |

From Table4, it is found that p value (.005) is lesser than the value of 0.05 at 5% Level of Significance. Hence, the hypothesis is rejected and it is concluded that the average score of self-financing B.Ed. college teachers' perception towards teaching profession classified on the basis of age is not the same. There is a significant difference exists between age and the average score of self-financing B.Ed. college teachers' perception towards teaching profession.

**Table 5: Age and Average Score of Self-Financing B.Ed. College Teachers' Perception towards Teaching Profession- Eta**

| Particulars | Eta | Eta Squared |
|---|---|---|
| Average Score of Self-Financing B.Ed. College Teachers' Perception towards Teaching Profession * Age | .163 | .027 |

Table 5 exhibits the Eta Squared value of 0.027 which proves that the effect size is small i.e.,2.7% variation in dependent variable 'Average Score of Self-Financing B.Ed.

College Teachers' Perception towards Teaching Profession' is explained by the independent variable Age.



### 1.3.2 ASSOCIATION BETWEEN EDUCATIONAND AVERAGE SCORE OF SELF-FINANCING B.ED. COLLEGE TEACHERS' PERCEPTION TOWARDS TEACHING PROFESSION– ANOVA 'F' TEST

To test the hypothesis that the average score of self-financing B.Ed. college teachers' perception towards teaching profession classified on the basis of education is the same, 'F' test has been applied.

**Table6: Average Score of Self-Financing B.Ed. College Teachers' Perception towards Teaching Profession Based on Education**

| Education | Mean | N | Std. Deviation | % of Total N |
|---|---|---|---|---|
| P. G., M.Ed. | 56.40 | 232 | 3.897 | 58.0% |
| P.G., M.Ed. and NET | 54.83 | 135 | 4.593 | 33.8% |
| P.G., M.Ed. and Ph.D. | 53.79 | 33 | 5.384 | 8.2% |
| Total | 55.65 | 400 | 4.363 | 100.0% |

Table 6exhibits that the average opinion score of the Self-Financing B.Ed. College Teachers belong to the education group of P. G., M.Ed. (56.40) is higher than that of education group of P.G., M.Ed. and NET (54.83) and P.G., M.Ed. and Ph.D. (55.65).

**Table7: Education and Average Score of Self-Financing B.Ed. College Teachers' Perception towards Teaching Profession: ANOVA 'F' test**

| Particulars | Sum of Squares | Df | Mean Square | F | p value |
|---|---|---|---|---|---|
| Between Groups | 334.584 | 2 | 167.292 | 9.145 | .000 |
| Within Groups | 7262.114 | 397 | 18.292 | | |
| Total | 7596.698 | 399 | | | |

From Table7, it is found that p value (.000) is lesser than the value of 0.05 at 5% Level of Significance. Hence, the hypothesis is rejected and it is concluded that the average score of self-financing B.Ed. college teachers' perception towards teaching profession classified on the basis of education is not the same. There is a significant difference exists between education and the average score of self-financing B.Ed. college teachers' perception towards teaching profession.

**Table 8: Education and Average Score of Self-Financing B.Ed. College Teachers' Perception towards Teaching Profession - Eta**

| Particulars | Eta | Eta Squared |
|---|---|---|
| Average Score of Self-Financing B.Ed. College Teachers' Perception towards Teaching Profession * Education | .210 | .044 |

Table 8 exhibits the Eta Squared value of 0.044 which proves that the effect size is small i.e.,4.4% variation in dependent variable 'Average Score of Self-Financing B.Ed. College Teachers' Perception towards Teaching Profession' is explained by the independent variable Education.

### 1.3.3 ASSOCIATION BETWEEN MONTHLY SALARYAND AVERAGE SCORE OF SELF-FINANCING B.ED. COLLEGE TEACHERS' PERCEPTION TOWARDS TEACHING PROFESSION– ANOVA 'F' TEST

To test the hypothesis that the average score of self-financing B.Ed. college teachers' perception towards teaching profession classified on the basis of monthly salary is the same, 'F' test has been applied.

**Table9: Average Score of Self-Financing B.Ed. College Teachers' Perception towards Teaching Profession Based on Monthly Salary**

| Monthly Salary | Mean | N | Std. Deviation | % of Total N |
|---|---|---|---|---|
| Rs.10001-Rs.15000 | 56.05 | 151 | 4.145 | 37.8% |
| Rs.15001- Rs.20000 | 55.07 | 166 | 4.503 | 41.5% |

| | | | | |
|---|---|---|---|---|
| Rs.20001- Rs.25000 | 56.14 | 58 | 4.850 | 14.5% |
| Above Rs.25000 | 56.00 | 25 | 3.149 | 6.2% |
| Total | 55.65 | 400 | 4.363 | 100.0% |

Table 9exhibits that the average opinion score of the Self-Financing B.Ed. College Teachers belong to the monthly salary group of Rs.20001- Rs.25000(56.14) is higher than that of monthly salary group ofRs.10001-Rs.15000(56.05), Above Rs.25000 (56.00) andRs.15001- Rs.20000(55.07).

**Table10: Monthly Salary and Average Score of Self-Financing B.Ed. College Teachers' Perception towards Teaching Profession: ANOVA 'F' test**

| Particulars | Sum of Squares | df | Mean Square | F | p value |
|---|---|---|---|---|---|
| Between Groups | 95.993 | 3 | 31.998 | 1.689 | .169 |
| Within Groups | 7500.705 | 396 | 18.941 | | |
| Total | 7596.698 | 399 | | | |

From Table10, it is found that p value (.169) is higher than the value of 0.05 at 5% Level of Significance. Hence, the hypothesis is accepted and it is concluded that the average score of self-financing B.Ed. college teachers' perception towards teaching profession classified on the basis of monthly salary is the same. There is no significant difference exists between monthly salary and the average score of self-financing B.Ed. college teachers' perception towards teaching profession.

**Table 11: Education and Average Score of Self-Financing B.Ed. College Teachers' Perception towards Teaching Profession - Eta**

| Particulars | Eta | Eta Squared |
|---|---|---|
| Average Score of Self-Financing B.Ed. College Teachers' Perception towards Teaching Profession * Monthly Salary | .112 | .013 |

Table 11 exhibits the Eta Squared value of 0.013 which proves that the effect size is small i.e.,1.3% variation in dependent variable 'Average Score of Self-Financing B.Ed. College Teachers' Perception towards Teaching Profession' is explained by the independent variable Monthly Salary.



### 1.3.4 ASSOCIATION BETWEEN DESIGNATIONAND AVERAGE SCORE OF SELF-FINANCING B.ED. COLLEGE TEACHERS' PERCEPTION TOWARDS TEACHING PROFESSION– ANOVA 'F' TEST

To test the hypothesis that the average score of self-financing B.Ed. college teachers' perception towards teaching profession classified on the basis of designation is the same, 'F' test has been applied.

**Table 12: Average Score of Self-Financing B.Ed. College Teachers' Perception towards Teaching Profession Based on Designation**

| Designation | Mean | N | Std. Deviation | % of Total N |
|---|---|---|---|---|
| Assistant Professor | 55.59 | 354 | 4.427 | 88.5% |
| Associate Professor | 57.03 | 31 | 3.167 | 7.8% |
| Guest lecture | 54.33 | 15 | 4.562 | 3.8% |
| Total | 55.65 | 400 | 4.363 | 100.0% |

Table 12exhibits that the average opinion score of the Self-Financing B.Ed. College Teachers belong to the designation group of Associate Professor (57.03) is higher than that of designation group of Assistant Professor (55.59) and Guest lecture (54.33).

**Table 13: Designation and Average Score of Self-Financing B.Ed. College Teachers' Perception towards Teaching Profession: ANOVA 'F' test**

| Particulars | Sum of Squares | df | Mean Square | F | p value |
|---|---|---|---|---|---|
| Between Groups | 86.611 | 2 | 43.306 | 2.289 | .103 |
| Within Groups | 7510.086 | 397 | 18.917 | | |

| | | | | | |
|---|---|---|---|---|---|
| Total | 7596.698 | 399 | | | |



From Table 13, it is found that p value (.103) is higher than the value of 0.05 at 5% Level of Significance. Hence, the hypothesis is accepted and it is concluded that the average score of self-financing B.Ed. college teachers' perception towards teaching profession classified on the basis of designation is the same. There is no significant difference exists between designation and the average score of self-financing B.Ed. college teachers' perception towards teaching profession.

**Table 14: Designation and Average Score of Self-Financing B.Ed. College Teachers' Perception towards Teaching Profession - Eta**

| Particulars | Eta | Eta Squared |
|---|---|---|
| Average Score of Self-Financing B.Ed. College Teachers' Perception towards Teaching Profession * Designation | .107 | .011 |

Table 14 exhibits the Eta Squared value of 0.011 which proves that the effect size is small i.e.,1.1% variation in dependent variable 'Average Score of Self-Financing B.Ed. College Teachers' Perception towards Teaching Profession' is explained by the independent variable Designation.

### 1.3.5 ASSOCIATION BETWEEN EXPERIENCE IN B.ED. COLLEGEAND AVERAGE SCORE OF SELF-FINANCING B.ED. COLLEGE TEACHERS' PERCEPTION TOWARDS TEACHING PROFESSION– ANOVA 'F' TEST

To test the hypothesis that the average score of self-financing B.Ed. college teachers' perception towards teaching profession classified on the basis of experience in B.Ed. collegeis the same, 'F' test has been applied.

**Table 15: Average Score of Self-Financing B.Ed. College Teachers' Perception towards Teaching Profession Based on Experience in B.Ed. College**

| Experience in B.Ed. College | Mean | N | Std. Deviation | % of Total N |
|---|---|---|---|---|

| | | | | |
|---|---|---|---|---|
| Up to 5 years | 55.71 | 168 | 4.199 | 42.0% |
| 6-10 years | 55.34 | 120 | 4.775 | 30.0% |
| 11-15 years | 55.92 | 50 | 4.398 | 12.5% |
| Above 15 years | 55.87 | 62 | 3.994 | 15.5% |
| Total | 55.65 | 400 | 4.363 | 100.0% |

Table 15exhibits that the average opinion score of the Self-Financing B.Ed. College Teachers belong to the experience group of 11-15 years (55.92) is higher than that of experience group of Above 15 years (55.87), Up to 5 years (55.71) and6-10 years (55.34).

**Table 16: Experience in B.Ed. College and Average Score of Self-Financing B.Ed. College Teachers' Perception towards Teaching Profession: ANOVA 'F' test**

| Particulars | Sum of Squares | df | Mean Square | F | p value |
|---|---|---|---|---|---|
| Between Groups | 18.772 | 3 | 6.257 | .327 | .806 |
| Within Groups | 7577.925 | 396 | 19.136 | | |
| Total | 7596.697 | 399 | | | |

From Table 16, it is found that p value (.806) is higher than the value of 0.05 at 5% Level of Significance. Hence, the hypothesis is accepted and it is concluded that the average score of self-financing B.Ed. college teachers' perception towards teaching profession classified on the basis of experience is the same. There is no significant difference exists between experience and the average score of self-financing B.Ed. college teachers' perception towards teaching profession.

**Table 17: Experience in B.Ed. College and Average Score of Self-Financing B.Ed. College Teachers' Perception towards Teaching Profession - Eta**

| Particulars | Eta | Eta Squared |
|---|---|---|

| | | |
|---|---|---|
| Average Score of Self-Financing B.Ed. College Teachers' Perception towards Teaching Profession * Experience in B.Ed. College | .050 | .002 |



Table 17 exhibits the Eta Squared value of 0.002 which proves that the effect size is small i.e.,0.2% variation in dependent variable 'Average Score of Self-Financing B.Ed. College Teachers' Perception towards Teaching Profession' is explained by the independent variable Experience in B.Ed. College.

### 1.3.6 ASSOCIATION BETWEEN DISTANCE BETWEEN WORKING PLACE AND HOMEAND AVERAGE SCORE OF SELF-FINANCING B.ED. COLLEGE TEACHERS' PERCEPTION TOWARDS TEACHING PROFESSION– ANOVA 'F' TEST

To test the hypothesis that the average score of self-financing B.Ed. college teachers' perception towards teaching profession classified on the basis of distance between working place and homes the same, 'F' test has been applied.

**Table18: Average Score of Self-Financing B.Ed. College Teachers' Perception towards Teaching Profession Based on Distance between Working Place and Home**

| Distance between Working Place and Home | Mean | N | Std. Deviation | % of Total N |
|---|---|---|---|---|
| Less than 5 kms | 56.91 | 78 | 3.483 | 19.5% |
| 5-10 kms | 55.14 | 113 | 4.625 | 28.2% |
| 11-20 kms | 55.70 | 132 | 3.880 | 33.0% |
| Above 20 kms | 55.05 | 77 | 5.274 | 19.2% |
| Total | 55.65 | 400 | 4.363 | 100.0% |

Table 18 exhibits that the average opinion score of the Self-Financing B.Ed. College Teachers belong to the distance between working place and homegroup of Less than 5 kms

(56.91) is higher than that of distance between working place and homegroup of 11-20 kms (55.70), 5-10 kms (55.14) and Above 20 kms (55.05).



**Table19: Distance between Working Place and Homeland Average Score of Self-Financing B.Ed. College Teachers' Perception towards Teaching Profession: ANOVA 'F' test**

| Particulars | Sum of Squares | df | Mean Square | F | p value |
|---|---|---|---|---|---|
| Between Groups | 180.920 | 3 | 60.307 | 3.220 | .023 |
| Within Groups | 7415.777 | 396 | 18.727 | | |
| Total | 7596.697 | 399 | | | |

From Table19, p value (.023) is lesser than the value of 0.05 at 5% Level of Significance. Hence, the hypothesis is rejected and it is concluded that the average score of self-financing B.Ed. college teachers' perception towards teaching profession classified on the basis of distance between working place and homes not the same. There is a significant difference exists between distance between working place and homeland the average score of self-financing B.Ed. college teachers' perception towards teaching profession.

**Table 20: Distance between Working Place and Homeland Average Score of Self-Financing B.Ed. College Teachers' Perception towards Teaching Profession - Eta**

| Particulars | Eta | Eta Squared |
|---|---|---|
| Average Score of Self-Financing B.Ed. College Teachers' Perception towards Teaching Profession * Distance between Working Place and Home | .154 | .024 |

Table 20 exhibits the Eta Squared value of 0.024 which proves that the effect size is small i.e.,2.4% variation in dependent variable 'Average Score of Self-Financing B.Ed. College Teachers' Perception towards Teaching Profession' is explained by the independent variable Distance between Working Place and Home.

### 1.3.7 ASSOCIATION BETWEEN GENDER AND AVERAGE SCORE OF SELF-FINANCING B.ED. COLLEGE TEACHERS' PERCEPTION TOWARDS TEACHING PROFESSION– ANOVA 'F' TEST

To test the hypothesis that the average score of self-financing B.Ed. college teachers' perception towards teaching profession classified on the basis of gender is the same, 'Z' test has been applied.

**Table21: Average Score of Self-Financing B.Ed. College Teachers' Perception towards Teaching Profession based on Gender**

| Gender | Mean | N | Std. Deviation | % of Total N |
|---|---|---|---|---|
| Male | 55.37 | 105 | 4.432 | 26.2% |
| Female | 55.75 | 295 | 4.342 | 73.8% |
| Total | 55.65 | 400 | 4.363 | 100.0% |

Table 21exhibits that the average score of the B.Ed. teachers belong to the gender group of Female (55.75) is higher than that of gender group of Male (55.37).

**Table22: Gender and Average Score of Self-Financing B.Ed. College Teachers' Perception towards Teaching Profession: Z Test**

| Z Calculated Value | df | Z Table Value | p value |
|---|---|---|---|
| -0.768 | 398 | 1.645 | 0.443 |

From Table 22, it is found that calculated value of Z (-0.768) is lesser than the table value of Z (1.645) at 5% level of significance and also p value (0.443) is higher than the value of 0.05 at 5% level of significance. Hence, the hypothesis is accepted and it is concluded that the average score of self-financing B.Ed. college teachers' perception towards teaching profession classified on the basis of gender is the same. There is no significant difference exists between gender and average score of self-financing B.Ed. college teachers' perception towards teaching profession.

### 1.3.8 ASSOCIATION BETWEEN MARITAL STATUSAND AVERAGE SCORE OF SELF-FINANCING B.ED. COLLEGE TEACHERS' PERCEPTION TOWARDS TEACHING PROFESSION– ANOVA 'F' TEST

To test the hypothesis that the average score of self-financing B.Ed. college teachers' perception towards teaching profession classified on the basis of marital status is the same, 'Z' test has been applied.

**Table23: Average Score of Self-Financing B.Ed. College Teachers' Perception towards Teaching Profession based on Marital Status**

| Marital Status | Mean | N | Std. Deviation | % of Total N |
|---|---|---|---|---|
| Married | 55.56 | 352 | 4.421 | 88.0% |
| Unmarried | 56.20 | 46 | 3.897 | 11.5% |
| Widow | 60.00 | 02 | .000 | 0.5% |
| Total | 55.65 | 400 | 4.363 | 100.0% |

Table 23exhibits that the average score of the B.Ed. teachers belong to the marital status group of Widow (60.00) is higher than that of marital status group of Unmarried (56.20) and Married (55.56).

**Table24: Marital Status and Average Score of Self-Financing B.Ed. College Teachers' Perception towards Teaching Profession: Z Test**

| Z Calculated Value | df | Z Table Value | p value |
|---|---|---|---|
| -0.934 | 398 | 1.645 | 0.351 |

From Table24, it is found that calculated value of Z (-0.934) is lesser than the table value of Z (1.645) at 5% level of significance and also p value (0.351) is higher than the value of 0.05 at 5% level of significance. Hence, the hypothesis is accepted and it is concluded that the average score of self-financing B.Ed. college teachers' perception towards teaching profession classified on the basis of marital statusiest same. There is no

significant difference exists between marital status and average score of self-financing B.Ed. college teachers' perception towards teaching profession.

## 1.4SUGGESTIONS AND CONCLUSION



The present study has made an attempt to study the perception of teachers in self-financing B.Ed. colleges towards teaching profession in Ernakulum District, Kerala. As most of the respondents preferred the teaching profession as it is a noble profession, it becomes a guiding light for the future generations too to select this noble profession to serve the humanity apart from earning for livelihood. As the respondents have given least importance to the factor 'My job is reliable and secure', this says that there is no security and reliability for their jobs. Besides, respect for teachers in the society has been deteriorating over the years due to cultural changes, technological developments, mushrooming colleges & teachers and higher salaries received by government teachers without providing good quality education. Government should make rationale reforms in this sector in order to regain the image of education and the reputation of teaching profession. If these suggestions are taken into consideration and carefully implemented, these would yield fruitful results in the education sector and teaching profession be it a government or a private.

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# ROLE OF KUDUMBASHREE MICRO FINANCE AND KUDUMBASHREE MICRO ENTERPRISES ON WOMAN EMPOWERMENT: A STUDY WITH SPECIAL REFERENCE TO KOZHIKODE DISTRICT OF KERALA



**Dr. K. VIJAYA KUMAR**
Assistant Professor of Commerce & Research Advisor,
Jamal Mohammed College (Autonomous), Trichy.
(Affiliated to Bharathidasan University, Trichy, Tamilnadu, India.)
drkvk79@gmail.com

**JAHAMGEER C.**
Ph.D. (PT) Research Scholar,
Jamal Mohammed College (Autonomous), Trichy.
(Affiliated to Bharathidasan University, Trichy, Tamilnadu, India.)
jahamgeer@hotmail.com

## ABSTRACT

It is considered that the poverty alleviation and women empowerment are the primary aim of any civilized society and the elected Government. Aiming these objectives, Government of Kerala established the Kudumbashree Mission as a Women Community Network organisation in the year 1998. Ason31th March 2019 statistics, the Kudumbashree network had 2,91,507 SHG (Self Help Groups) affiliated to 19,489 ADSs (Area Development Societies) and 1064 CDSs (Community Development Societies) with a total membership of 43,93,579 women. Micro Finance (MF) and Micro Enterprises (ME) are the two prestigious programmes of Kudumbashree to Wipeout the poverty and for rural development. Micro financing is the basic function of every registered self-help group and there are 291507 MFIs throughout Kerala under Kudumbashree Mission. The study conducted in four selected local body areas Community Development Societies (CDS) in Kozhikode district, Kerala. The SHGs having both Micro Finance and Micro Enterprises are considered for the study. How did the MFs and MEs of Kudumbashree mission has impacted on the empowerment of women was the main focus of research. On analysis, it is found that these two important projects of mission have vibrant roll in the development of rural women in Kerala.

***Key words**: Kudumbashree mission, SHG, NHG, women empowerment, Micro Finance, Micro Enterprises, ADS, CDS*

## INTRODUCTION

Kudumbashree Mission or Kerala State Poverty Eradication Mission is an innovative scheme formulated by the Government of Kerala for pure poverty alleviation. It was launched in the context of the People's Planning Program in the year 1998 based on the recommendation of three-member task force appointed by the state government. Kudumbashree operates through a three-tier organizational structure such as Neighbourhood

Groups (NHG/SHG), ADS and CDS. Neighbourhood groups are the fundamental component of structure at the root level, made up of 10 to 20 women. ADS (Area Development Society) are an integrated form of affiliated neighbourhoods in each ward of a local government area. Similarly, CDS is the upper echelon of the three-tier organization at Panchayat or Municipal level. The mission aims to eradicate poverty through economic, social and empowerment based on women community integration. Women empower themselves through the capacity and confidence gained through the administrative and organizational system of work. Thousands of the poor and the marginalized population are building their lives, their families and their society through these neighbourhood groups.

**KUDUMBASHREE MICRO FINANACE**

All the Self-Help Groups registered under the Kudumbashree mission are eligible to operate Microfinance Institution (MFI) subject to the supervision of concerned local body Community Development Societies (CDS). Since its inception of the Mission, the micro financing has been proved as an effective tool for the empowerment of women and economic and social development of the society to a great extent in State. The women empowerment in Kerala through the dedicated initiative of Kudumbashree mission has got international recognition and many states in India are considering as a model for implementation as a such kind women intervention programme. The various micro financing schemes implemented the by Kudumbashree are:

- Thrift and Micro Credit
- Bank Linkage Loan
- Matching Grant
- Interest Subsidy

**KUDUMBASHREEMICRO ENTERPRISES**

Micro Enterprise promotion and development is one of the key strategies of Kudumbashree Mission to facilitate the economic empowerment of the poor. The mission developed specific strategies for analysing the needs of enterprises. This includes training, partial financial assistance, marketing support, and venture support. Such support applies to existing micro enterprises and new ones.

**REVIEW OF LITRATURE**

**(Kumar, A., &Rakhine, J. (2016).** Kudumbashree mission is now one of the largest women empowering projects in India that recognized all over the world. It assumed

the status of the helpline to many of the women. It is a massive anti-poverty program of the Government of Kerala aiming at eradicating poverty and salvages the destitute from the wretches of extreme deprivation. The benefits of the Kudumbashree model are that it is managed wholly by the representatives of the poor and has the leverage of a non-governmental organization which helps in channelling additional resources from various sources both internal and external.

Microfinance is the provision of financial services, particularly micro credit, to people who have been systematically excluded from accessing such services by the formal financial institutions **(Consultative Group to Assist the Poor (CGAP), 2012).** This exclusion is due to collateral constraints, high transaction costs and other regulatory bottlenecks that hinder lending **(Zingoni, 2010; Kota, 2007; Karlan& Goldberg, 2011)**

**Shihabudheen, N. (2012)** The findings of the study it is noted that micro enterprises significantly enhance the individual and family empowerment of rural women by ensuring freedom to spend and save earnings. Simultaneously, it improves the confidence to promote own micro enterprises and also inspiration to undertake risk.

**Deepika, M., &Sigil, M.D. (2014)** The study examines the microfinance and microenterprise model of Kudumbashree, the state poverty eradication mission of Kerala, and its impact on poverty alleviation in the state of Kerala in India. Kudumbashree method of identification of the poor is seen to be superior to the conventional head count ratio as it captures the multidimensional characteristics of poverty leading to lesser chances of exclusion of vulnerable families.

**Modi, A., Patel, K. J., & Patel, K. M. (2014).** This study basically attempts to analyze the impact of microfinance services in empowering the rural women. The study is also meant to obtain insights regarding factors empowering rural women through microfinance services and which factors influences most and what extent.

**Aruna, M., &Jyothirmayi, M. R. (2011)** The study indicates that microfinance has a profound impact on the financial status, decision-making power, knowledge and self-efficacy of women participating in the SHG Group Linkage Program in Hyderabad. The availability of credit related to microfinance and its productive utilization found significant differences in the level of women empowerment compared to loan availed to non loanavailed participants.

**Shahen, I., Sajid, M., &Batool, Q. (2013).** This study was aimed to examine the role of micro-enterprises in gaining economic empowerment of women in three districts of Azad Jammu & Kashmir. The sample taken for this study is comprised of 114 women micro entrepreneurs from two services sectors belonging to three districts of Azad Kashmir. The result of this study revealed that micro-enterprise has empowered the women economically as they are more empowered after improving their skills and also empowered in managing business related matters.

**OBJECTIVES OF THE STUDY**

1. To critically evaluate Micro Finance, Micro Enterprises in the context of Kudumbashree of selected local bodies
2. To study the role of Micro Finance and Kudumbashree micro enterprises on Woman Empowerment

**RESEARCH METHODOLOGY**

The study conducted in the areas of Olavanna, Kadalundi, Feroke and Ramanattukara local bodies of Kozhikode District, Kerala. There are affiliated Neighborhood groups (NHG) which consist of 9,043 Kudumbashree members under the four CDS (Community Development Society) and micro enterprises.

The data collected from the secretaries/ presidents of 60 Micro Enterprises, 15 each from Olavanna, Kadalundi, Feroke and Ramanattukara CDS as sample for the study on judgment basis. Both primary and secondary data has been collected.

The primary data was collected using five point Likert Scale questionnaire and secondary data collected from the MIS and office records of CDS four local bodies. Primary data processed using SPSS software. One Sample Test, One Way ANOVA, Independent sample T-Test and Structural Equation Modelling (SEM) were used for data analysis.

**Table - 1**

**Kudumbashree three tier organization structure, MFs and MEs – overview as on 31st March 2019**

| | Number of CDS | Total Number of ADS | Total Number of NHG | Total NHG members | No. of MFIs | Number of MEs |
|---|---|---|---|---|---|---|
| Olavanna Panchyayath CDS | 1 | 23 | 611 | 11142 | 611 | 69 |

| | | | | | | |
|---|---|---|---|---|---|---|
| Kadalundi Panchayath CDS | 1 | 22 | 421 | 5643 | 421 | 38 |
| Feroke Municipality CDS | 1 | 28 | 533 | 9104 | 533 | 97 |
| RamanattukaraMuniciplaity CDS | 1 | 31 | 320 | 5022 | 320 | 76 |

**DATA ANALYSIS AND INTERPRETATION**

**Kudumbashree Micro Finance**

The researcher identified four statements in order to measure the dimensions of Kudumbashree micro finance. The respondents were asked to rate the statements on a five point's Likert's scale, where 1 indicate strongly disagree and 5 indicates strongly agree.

**Table - 2**

**One sample t test: Kudumbashree Micro Finance**

| | N | Mean | Std. Deviation | Std. Error Mean | T Value | P Value |
|---|---|---|---|---|---|---|
| Since joined in the Kudumbashree, the income level of members has been improved | 60 | 4.3000 | .61891 | .07990 | 16.270 | .000 |
| Kudumbashree helps in house construction of poor family | 60 | 4.3333 | .50979 | .06581 | 20.259 | .000 |
| Members are free from the clutches of money lenders | 60 | 4.2667 | .68561 | .08851 | 14.311 | .000 |
| Kudumbashree gives priority in granting loans for Income generation activities | 60 | 4.2667 | .63424 | .08188 | 15.470 | .000 |
| Test Value= 3 | | | | | | |

It is observed from table 1 that the variable 'Kudumbashree helps in house construction of poor family' scored the highest mean score and the variables 'Members are free from the clutches of money lenders' and 'Kudumbashree gives priority in granting loans for Income generation activities' scored the lowest mean score. The mean scores of all the variables are higher than the test value (i.e., 3) and the p values of all the variables are lower than 0.05, hence, it is inferred that the variables have scored mean scores significantly

higher than the test value. Therefore, it can be concluded that the Kudumbashree micro finance have significantly great influence on the welfare of people.

**Kudumbashree Micro Enterprises**



The researcher framed five statements in order to assess Kudumbashree micro enterprises. The respondents were asked to rate these statements on a five points Likert's scale, where 1 indicates strongly disagree and 5 indicates strongly agree.

**Table - 3**

**One sample t test: Kudumbashree Micro Enterprises**

| | N | Mean | Std. Deviation | Std. Error Mean | T Value | P Value |
|---|---|---|---|---|---|---|
| Kudumbashree regularly undertakes the public utility projects | 60 | 3.0667 | .68561 | .08851 | .753 | .454 |
| Members are actively participating in the functions of microfinance and micro enterprises. | 60 | 3.2500 | .81563 | .10530 | 2.374 | .021 |
| The entrepreneurial and skill training programmes of mission to operate Micro enterprises. | 60 | 3.0667 | .73338 | .09468 | .704 | .484 |
| Members are self-reliant in handling economic and bank transactions | 60 | 3.0500 | .81146 | .10476 | .477 | .635 |
| ME units are making profits regularly. | 60 | 3.1000 | .79618 | .10279 | .973 | .335 |
| Test Value= 3 | | | | | | |

From the result of one sample t test, it is observed that the mean scores of all the variables are higher than the test value (i.e., 3) and the p values of all the variables are higher than 0.05, except the variable 'Members are actively participating in the functions of

microfinance and micro enterprises. Among the variables, the variable 'Members are actively participating in the functions of microfinance and micro enterprises' scored the highest mean score and the variable 'Members are self-reliant in handling economic and bank transactions' scored the lowest mean score. it is inferred from the mean scores that the Kudumbashree micro enterprises have several issues and they need to tackle it.

**Woman Empowerment**

The researcher identified six variables to measure the dimensions of woman empowerment generated through Kudumbashree mission. The respondents were asked to rate these variables on a five points Likert's scale, where 1 indicates strongly disagree and 5 indicates strongly agree

**Table- 4**

**One sample t test: Woman Empowerment**

| | N | Mean | Std. Deviation | Std. Error Mean | T Value | P Value |
|---|---|---|---|---|---|---|
| Kudumbashree assures the security of women. | 60 | 3.8000 | .44341 | .05724 | 13.975 | .000 |
| Kudumbashree generates employment opportunities to women | 60 | 3.7500 | .54072 | .06981 | 10.744 | .000 |
| Promotes leadership quality among women | 60 | 3.8000 | .54617 | .07051 | 11.346 | .000 |
| Kudumbashree has utmost care and interest in the health of women | 60 | 3.8333 | .55744 | .07196 | 11.580 | .000 |
| Priority given in women literacy, education, IT training and skill development. | 60 | 3.8500 | .54695 | .07061 | 12.038 | .000 |
| Promotes social and political awareness among women | 60 | 3.8500 | .51503 | .06649 | 12.784 | .000 |

From the result of one sample t test, it is observed that the mean scores of all the variables are higher than the test value (i.e., 3) and the p values of all the variables are lower

than 0.05. among the variables, the variables 'Kudumbashree gives priority in women literacy, education, IT training and skill development' and 'Kudumbashree promotes social and political awareness among women' scored the highest mean score and the variable 'Kudumbashree helps to generate employment opportunities to women' scored the lowest mean score. From the mean scores, it is inferred that Kudumbashree mission is effective in creating empowerment among woman.

**Local Body based analysis**

In order to compare the study variables between different local bodies under study, the research applies one way analysis of variance (ANOVA). The result of anova is presented in table 5.

**Table - 5**

**One way ANOVA: Local body wise comparison**

| | | N | Mean | Std. Deviation | F Value | P Value |
|---|---|---|---|---|---|---|
| **Micro Finance** | Olavanna | 15 | 4.1000 | .61818 | .882 | .456 |
| | Kadalundi | 15 | 4.3333 | .54827 | | |
| | Ramanattukara | 15 | 4.3333 | .48795 | | |
| | Feroke | 15 | 4.4000 | .50709 | | |
| | **Total** | **60** | **4.2917** | **.54104** | | |
| **Micro Enterprises** | Olavanna | 15 | 3.0933 | .45272 | 1.220 | .311 |
| | Kadalundi | 15 | 2.8667 | .45774 | | |
| | Ramanattukara | 15 | 3.2000 | .86189 | | |
| | Feroke | 15 | 3.2667 | .59362 | | |
| | **Total** | **60** | **3.1067** | **.61778** | | |
| **Woman Empowerment** | Olavanna | 15 | 3.6000 | .51870 | 2.556 | .064 |
| | Kadalundi | 15 | 3.9222 | .54141 | | |
| | Ramanattukara | 15 | 3.7333 | .45774 | | |
| | Feroke | 15 | 4.0000 | .00000 | | |
| | **Total** | **60** | **3.8139** | **.45627** | | |

From the table 5, it is observed that the Feroke municipality scored the highest means in all the three variables. Olavanna panchayath scored the lowest mean score in 'micro finance' and 'woman empowerment'. Kadalundi scored the lowest mean score in 'micro enterprises.

From the test of ANOVA, the significant values of all the variables are higher than 0.05, hence rejected the null hypotheses, indicating that there is significant difference in study variables with respect to the local bodies under study.

**Year of Establishment**

In order to examine whether the year of establishment have any significant effect on the study variables or not, the researcher applied one way ANOVA.

**Table - 6**

**One way ANOVA: Year of Establishment**

| | | N | Mean | Std. Deviation | F Value | P Value |
|---|---|---|---|---|---|---|
| **Micro Finance** | Between 2000-05 | 19 | 4.4737 | .55836 | 1.685 | .194 |
| | Between 2006-10 | 26 | 4.1827 | .55026 | | |
| | after 2011 onwards | 15 | 4.2500 | .47246 | | |
| | **Total** | **60** | **4.2917** | **.54104** | | |
| **Micro Enterprises** | Between 2000-05 | 19 | 3.2526 | .73588 | 3.243 | .061 |
| | Between 2006-10 | 26 | 3.2077 | .54985 | | |
| | after 2011 onwards | 15 | 2.7467 | .43072 | | |
| | **Total** | **60** | **3.1067** | **.61778** | | |
| **Woman Empowerment** | Between 2000-05 | 19 | 3.8246 | .38278 | .883 | .419 |

| | | | | | | |
|---|---|---|---|---|---|---|
| | Between 2006-10 | 26 | 3.7372 | .54807 | | |
| | after 2011 onwards | 15 | 3.9333 | .35523 | | |
| | **Total** | **60** | **3.8139** | **.45627** | | |

Mean scores of different years of establishment are given in table 6. From the test of ANOVA, the significant values of all the variables are higher than 0.05, hence rejected the null hypotheses, indicating that there is significant difference in study variables with respect to the year of establishment.

**Impact of Kudumbashree micro finance and Kudumbashree micro enterprises on woman empowerment**

The researcher used structural equation modelling technique in order to assess the Impact of Kudumbashree micro finance and Kudumbashree micro enterprises on woman empowerment.

**Conceptual Model for the Study**

Figure 1 shown below expresses the conceptual model designed to check the Impact of Kudumbashree micro finance and Kudumbashree micro enterprises on woman empowerment.

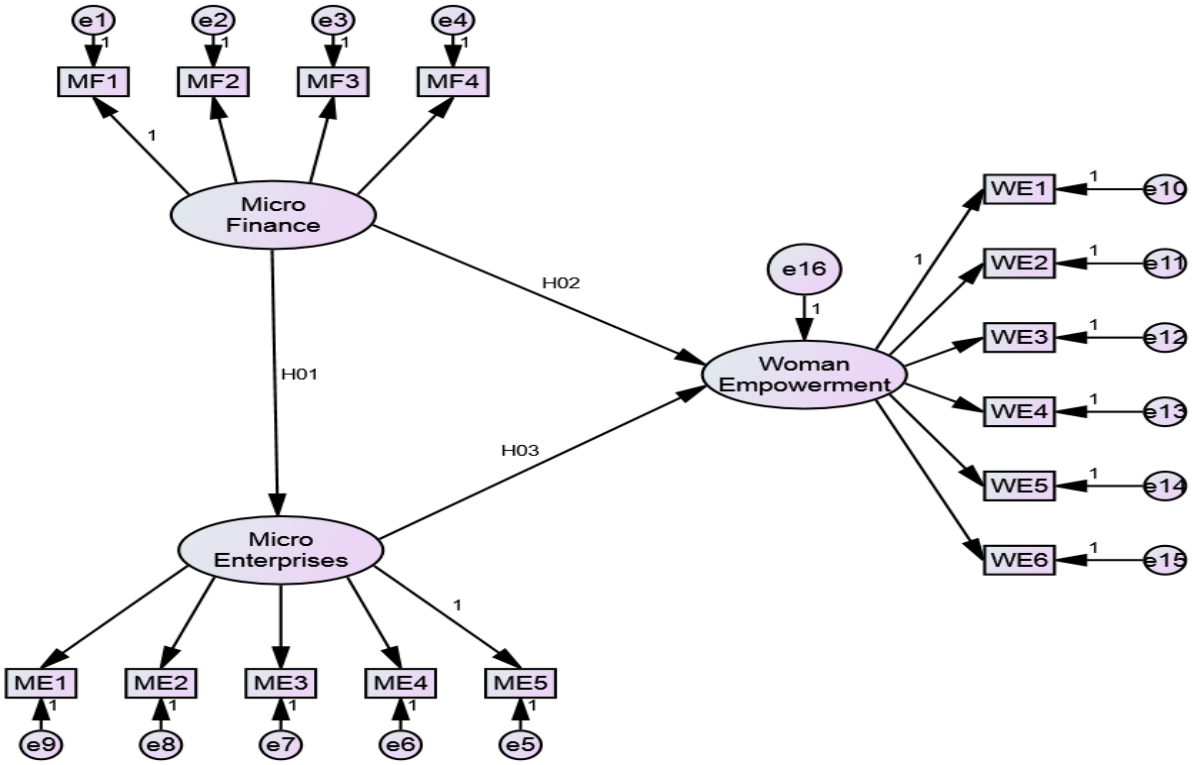


**Fig 1**: Conceptual model for the study

The conceptual model consisted of three unobserved variables (i.e., micro finance, micro enterprises and woman empowerment), fifteen observed variables (MF1 to WE6), sixteen error variables (e1 to e16) and three hypotheses (H01 to H03).

**Testing of Hypotheses**

The researcher framed three hypotheses for the study. In order to test these hypotheses, the study adopted structural equation modelling using SPSS Amos 21.0.

- H01: There is no significant relationship between micro finance and micro enterprises.
- H02: There is no significant relationship between micro finance and woman empowerment
- H03: There is no significant relationship between micro enterprises and woman empowerment

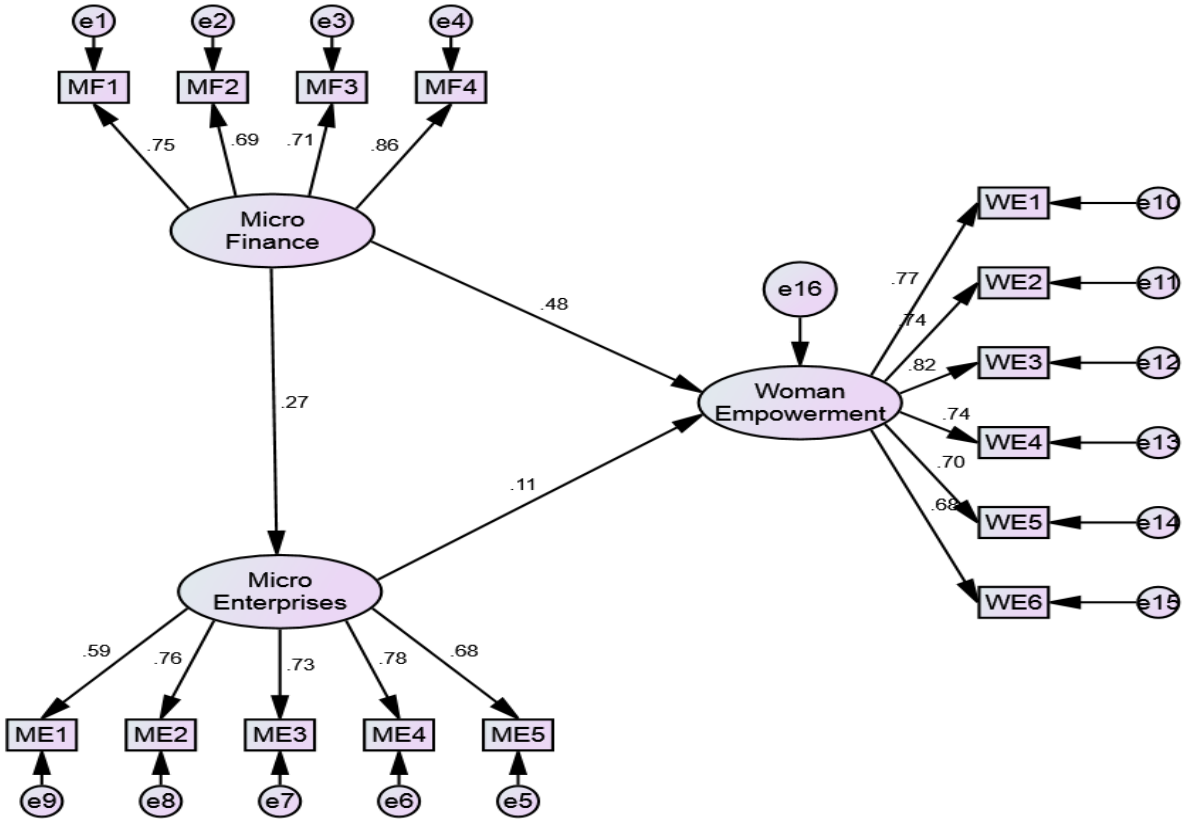


**Fig 2:** Structural Equation Model for the study.

**Assessing Structural Model Fitness**

From the tested structural equation model, the model fit indices also provide a reasonable model fit for the structural model.

**Table - 7**

**Model Fit Indices**

| Indices | GFI | AGFI | NFI | RFI | CFI | TLI | RMSEA |
|---|---|---|---|---|---|---|---|
| Obtained | .95 | .93 | .94 | .94 | .95 | .94 | .032 |
| Recommended | >.9 | >.9 | >.9 | >.9 | >.9 | >.9 | <.08 |

The model fit indices also provide a reasonable model fit for the structural model. Goodness of Fit index (GFI) obtained is 0.95. The Adjusted Goodness of Fit Index (AGFI) is 0.93. The Normed fit Index (NFI), Relative Fit index (RFI), Comparative Fit index (CFI), Tucker Lewis Index (TLI) are 0.94, 0.94, 0.95, 0.94 respectively. RMSEA is 0.032. Hence it is concluded that the proposed research model fits the data reasonably.

**Table – 8**

**Testing of Hypotheses**

| Hypothesis | Path Coefficients (β Value) | P Value | Positive/ Negative | Accept/ Reject |
|---|---|---|---|---|
| There is no significant relationship between micro finance and micro enterprises. | 0.27 | <0.005 | Positive | Rejected |
| There is no significant relationship between micro finance and woman empowerment | 0.48 | <0.005 | Positive | Rejected |
| There is no significant relationship between micro enterprises and woman empowerment | 0.11 | <0.005 | Positive | Rejected |

From the result of testing of hypotheses, the beta coefficient value from micro finance to micro enterprises is 0.27 which is significant at 5 percentage level of significance. It indicates that there is significant positive relationship between micro finance and micro enterprises. In case of woman empowerment, it is observed that micro finance ($\beta$=0.48, $p<0.05$) impacted highly than micro enterprises ($\beta$=0.11, $p<0.05$).

**CONCLUSION**

In last two decades, the Microfinance and Micro Enterprises of Kerala Kudumbashree mission has proved as a revolutionary movement among the marginalized women in Kerala. The study revealed that there is a magnificent impact in social and economic development of its beneficiaries. The system of micro financing and micro enterprising will exist long because of its positive impact in society. On comparing the MF with ME, it is found that the micro finance has more significant role than ME in the women empowerment because of easiest operation and access. The recovery rate of Internal and Bank Linkage loans is more than 99. % and it shows that this system will sustain long. Now, it is the time to look forward to make innovative changes in both MF and ME operations of Kudumbashree mission. A professionally organized system has to be developed to manage the micro finance in whole State under a single umbrella. The processes from the design and development to marketing of ME projects of mission has to be modernized to the international level and should be managed and monitored using professionally designed single network system without losing its present existence and aims.

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# LOCAL BRANDING POSSIBILITIES OF KERALA'S IT SECTOR AFTER COVID -19



**Dr. A. Khaleelur Rahman**
Head & Associate Professor of Commerce,
Jamal Mohamed College (Autonomous), Trichy.
(Affiliated to Bharathidasan University, Trichy, Tamilnadu, India.)

**Mr. VIJOSH SEBASTIAN**
Ph.D. Research Scholar,
Jamal Mohamed College (Autonomous),Trichy.
(Affiliated to Bharathidasan University, Trichy, Tamilnadu, India.)
vijoshsebastian@yahoo.com

## ABSTRACT

Kerala is considered as one of the best local brands in India. The governments both state and central government will take necessary steps for the local branding of Kerala products as well as the services. This article tries to find out the scope of IT in the process of local branding of Kerala. there are a lot of factors which adversely affect Kerala s local branding process. Both external and internal phenomenon would react to the situations. Even the govt. policies of the foreign government would be affecting this process. That's why the authorities might give reasonable initiative for the localization.

**KEY WORDS**: *Technopreneur, place branding, cultural products, regional identity, Glocalization.*

## INTRODUCTION

Local branding creates larger opportunities for the entrepreneurs of Kerala. Local branding gives much basis for the economic movement of the state. While the Kerala governments has promoted place branding as a means of bringing Keralite cultural products at the local level though the practice of place branding is much less organised. Regional branding goes beyond commodification and can be equated with the Kerala culture. So local branding consists of place branding, cultural products branding and regional identity in the field of information technology has more important.

### Local Branding of IT Sector

When one talks about the IT growth in Kerala and the prospects, the most important thing is to look back, and see what Kerala has achieved in the late eighties. When India was not yet opened up, nor was the word IT in use, the Government of Kerala decided to set up a Technology Park in Trivandrum, with the main objective of encouraging electronic and software companies.

The main objective at that point was to create jobs for 5,000 people directly and about 20,000 people indirectly. Over the last 26-27 years, what Kerala has achieved is significant even though the growth has not been to the levels which many other states have done. Today, the Technopark at Trivandrum employs around 60,000 people and the indirect employment is estimated at 200,000 people.

**IT PARKS AND KERALA**

The major challenge Kerala faced during those times was that it was never looked upon as an investment friendly destination. In a way, the Technopark and the IT sector changed that for Kerala because large multinational corporations, local entrepreneurs, joint ventures between Indian and foreign companies came up within Technopark initially and later on at the Info Park at Cochin. So, in a way both Technopark and Info Park worked as catalysts for the development of the IT sector in Kerala.

The most important thing was the successive Governments in power continuously supported Technopark and the growth of IT sector thus giving a feeling of this being a completely different industry sector which did not have problems that Kerala was known to have in the past. It is a fact that in the last 25 plus years, Technopark never faced any kind of labour unrest nor it had to shut down because of hartals or bandhs called by various political parties from time to time.

What makes Kerala's IT sector different from many other parts of the country is that in spite of three major Global slowdowns, IT sector here has been growing and did not affect the employment potential. There were no large-scale retrenchments or close downs which is something that makes Kerala different from any other part of India.

**BUSINESS PROCESSING OUTSOURCING IN KERALA**

The other interesting thing that Kerala actually missed out is that it did not go in for the BPO sector in a big way. So, you would not have found a very large number of Data entry or medical transcription companies even though there were a few and many of those have converted or redesigned themselves to the organizations which work today in revenue recognition for the health care sector or in terms of more sophisticated data processing and support work. That is one thing that Kerala did not have and that's the sector which is considered to be foot loose industry and people have been able to move from one country to another. But what is most interesting is that Kerala has been able to come out with some very good success stories. Home grown companies who have become globally renowned include companies like Suntec, who are unlike a service company, a software product

company and they license their products to some of the world's most renowned banks. The other one is IBS which works very closely with the airline and logistic industry and they also have their products running in some of the world's best airlines just like Suntec which has its product running in world's best banks and telecoms.



**THE GLOBAL SHARE OF KERALA**

The third one to look at is UST Global, a company that can be considered as a largest employer in Kerala and one of the largest software companies based in the State. They have offices around the world working with top fortune 100 companies, mainly for business in the United States, even though they have large presence in Europe and Asia. Broadly, this is the way the industry has grown, but when you look at what one needs to see as we go forward, maybe we need to write this back but, today with the number of companies that Kerala has you will notice that many of them are home grown. But what was the big change that happened in the last five years, is Kerala's startup policy and initiatives during the startup area came nearly four and half years ago, well before even the National Government thought of startups. So, a lot of the startup policies around India basically have followed what the Kerala Government did. The Kerala Government continues to support startups and in fact the best startup ecosystem in the country can be termed to be based in Kerala, with the Kerala Startup Mission in Cochin. Also, the support from the Government of India in terms of the fab-labs that have come up and the support that have come in from the department of electronics to many of the initiatives is also something which looks at how the State and the Central Government including the department of Science and technology have worked together to help new enterprises startup and hence give them support to be entrepreneurs.

**NEW INITIATIVES IN IT**

As we go forward and look at what the potential is going to be, you would find that unlike many other states, in Kerala nearly 90 percent of the real estate for the software companies is provided by the Government. That number has to increase and will increase, but it is expected that the area that the private sector will put up will also increase, thereby ensuring that the dependence on will not be with the Government alone. This can be seen with the few of the initiatives that has happened, the most interesting one among them is the URALUNGAL initiative in Calicut, where the corporative society put up IT space and the carnival group, the Leela and others who put up similar space and also the large project

from TAURUS that is expected to come up near the Phase-III of the Technopark, Trivandrum.

The other big initiative one is going to see in the next few years is the development of the Technocity area and the knowledge city within the Technocity in Trivandrum. The Knowledge City is expected to have major Institutions, academic Institutions and others specifically working in specific areas of growth which the Government has identified. This is something that is going to make a big change and that initiative will attract companies to come to this area because there will be institutions working in areas of interest to them. The big areas where you will see Kerala's growth happening in the future is going to be in the area of IOT, Data Analytics and Cyber security. Companies and they work very closely with their Israeli subsidiary. So, you would see a lot of Cyber related security activity come up in Kerala. With both Cochin and Trivandrum becoming Smart Cities, a lot of work in the area of IOT for Smart Cities is also going to come up.



**IT GOVERNANCE AND KERALA**

The use of IT for governance has always been a major area and Kerala State can actually be considered as one of the forerunners in this. The initiation of the Akshaya Program is one among them. This was looked at as a role model across the world and those initiatives have picked up.

The other big initiative that is happening in the IT sector on the Government side is the e-health program where Kerala will probably become the first State where every citizen has an electronic Medical Record and movement from one hospital to other would be made easy with the entire health system getting connected through Information Technology.

**Department Projects**

**SMART** Move Project: Implemented by the Motor Vehicles Department offers fast processing for many citizens friendly facilities.

**TRIMS** (Treasury Information System): Streamlines working of all 187 treasuries in the State. All activities from bill submission to payment and accounting are automated.

**Thozhil:** Aims at the total computerization of Employment Exchanges.

**SWIFT:** One point solution for issue of all the 25 certificates from Taluk Offices.

**AIMS:** (Agriculture Information Management System) Agriculture resources are monitored using AIMS networked 1500 offices spread across the State.

**IT INDUSTRY IN KERALA – PRESENT SCENARIO**

| MAJOR IT PARKS | PRIVATE IT PARKS |
|---|---|
| TECHNOPARK | SMART CITY - KOCHI |
| INFOPARK | L&T PARK |
| CYBERPARK | LEELA PARK |
| ITES HABITAT CENTRE | BRIGADE PARK |
| RURAL IT PARKS/TECHNO-LODGES | MUTHOOT |

**Methodology of the Study**

Research Design: Descriptive research design will be used for the study

Source of Data: The study relies on both primary and secondary sources.

Primary data: The primary data is collected from the management of various IT companies through structured questionnaire

Secondary data: Secondary data will be collected from published books, journals and websites.

**LIMITATIONS OF THE STUDY**

Time is an important limitation for study. The personal bias of trainees also considered to be a limitation. IT sector is creating greater employment than any other sector in the state. With about 40,000 direct employments in TECHNOPARK and INFOPARK, and indirect employment of about 200,000 (IT is well-accepted to have multiplier of 1:4), the number of jobs created due to IT in the last decade is around 2.5 lakhs. This would be higher than any other sector in the state. Moreover, there is potential for still higher number of jobs. It is possible to scale up the IT development to the next level. Government plans to increase the number of IT Parks to 10 locations over the next 3 years. Since such scaling would require huge financial resources, the strategy is to do this jointly with private participation. To do this, Government of Kerala has created a dedicated company, entitled, Kerala State IT Infrastructure Ltd., (KSITIL) exclusively for the development of IT infrastructure.

**CONCLUSION AND SCOPE OF FURTHER RESEARCH**

From the above study it is found that Kerala has a great scope for the expansion of information technology local branding and need much more study is required. In the present situations of the educational development of Kerala especially technological education its clear to say that IT based products and service has more scope. Hence the government and

the educational institutions must provide more fund and research facilities. That will enrich the development of Kerala as well as the Nation.

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# A STUDY ON IMPACT OF DIGITALIZATION OF INDIAN BANKING SECTOR DURING COVID-19 PANDEMIC



**Dr. K. VIJAYAKUMAR**
Assistant Professor & Research Adviser, PG & Research Department of Commerce,
Jamal Mohammed College (Autonomous), Trichy.
(Affiliated to Bharathidasan University, Trichy, Tamilnadu, India.)
E mail: drkvk79@gmail.com

**RAJESH. P.G**
Ph.D (PT), Research Scholar, PG & Research Department of Commerce,
Jamal Mohammed College (Autonomous), Trichy.
(Affiliated to Bharathidasan University, Trichy, Tamilnadu, India.)
E mail: rajeshpettedan@gmail.com

## ABSTRACT

Banking and payments, critical pillars of the economy, are among the core areas that have seen a major uptick in digital offerings and adoption. National Payments Corporation of India (NPCI), has been pivotal to the emergence of the digital payment ecosystem in India, launching innovative and successful initiatives such as UPI, IMPS, Bharat Bill Pay, and ETC (Electronic Toll Collection) through FASTags. Growing internet and mobile penetration, availability of low-cost data plans and the shift from offline to online shopping channels are also giving a fillip to the adoption of digital technologies. The COVID-19 crisis is likely to significantly accelerate the shift to digital and fundamentally redefine the overall business landscape.

**Key word:** ***Digital Banking***

## INTRODUCTION

Even as the COVID-19 pandemic exacts a bitter toll on the economy, it is catalysing digital transformation across business models, channels and touch points. Underlying this shift is the need for greater organisational agility as well as closer ties with customers in a changing world order. The process of digital transformation, however, is complex and long-drawn-out for businesses as well as consumers. Banks in India as a whole were very reluctant to adopt the changes brought about by technological advancement. A number of factors brought about the mechanization and digitization in banking industry in India. The putting in place standard cheque encoders was the first step forward in digital transformation in banking. Magnetic Ink Character Recognition (MICR) helps in the sorting and processing of cheques with each bank branch having an MICR code. The next step was more of a necessity than an innovation. Helping customers and businesses recover from the economic impact of COVID-19 means helping them focus on productive economic activity.

Banking must be a seamless enabler of that activity. This means enabling customers and businesses to manage their financial needs in the right way. Increasingly, that means digitally.



**OBJECTIVES OF THE STUDY**

1. To study the adaptation of digitalisation in Indian banking sector.
2. To study the strategies introduced by prominent Indian banks during Covid 19 pandemic
3. To identify the key areas of digital success of banking sector

**RESEARCH METHODOLOGY**

The present study is descriptive in nature and is based on secondary data. The data has been extracted from various sources like research articles, publications from Government of India, various bulletins of RBI and authenticated websites.

**REVIEW OF RELATED LITERATURE:**

a. Recent studies (Capgemini, 2018; Boston Consulting Group, 2018, Deloitte Consulting, 2014; Hammond, 2017; Markowitch & Willmot, 2014) show that the wave of fintech has impacted retail banking in recent years. This study proposes that its benefits are yet to impact parameters like service excellence, increased Year-on-Year revenues, enhanced operational controls, and risk mitigation on transaction banking. Transaction Banking is known to generate higher annual earnings due to stronger product portfolio consisting of cross border payments, cash management services, commercial banking, depository and custodian services, international trade (Axis Bank Annual Report, 2017)

b. Dr. Arunangshu Giri and Ipsita Paria (2018) the article entitled “A Literature Review on Impact of Digitalization on Indian Rural Banking System and Rural Economy”. The present paper focuses on the review and summarizes various studies which were made by different researcher of different location across India on the impact of digitalization on rural banking system of India. The study found that, digital banking is having enormous potential to change the landscape of financial inclusion. The study also found that, with the features as low cost, ease of use digital banking can accelerate the integration of unbanked economy to the mainstream.

c. K. Hema Divya and K. Suma Vally (2018) the article entitled “A Study on Digital Payments in India with Perspective of Consumer’s Adoption”. The present paper focuses on the analysis of the adoption level of the digital payment systems by customers. Primary data was collected from 183 respondents in Hyderabad. The collected data

through questionnaire were analysed by using chi-square technique. The study found that, the deployment of technology for digital payments have improved the performance of banking sector and able to achieve the motive cash less country.



d. Anthony Rahul Golden S. (2017) the article entitled "An Overview of Digitalization in Indian Banking Sector". In this article an attempt has been made to study the overview of digitalization in Indian Banking sector. Banks are not just a part of our lives but have a significant role in our daily lives. Thus, banks always try to adopt latest technologies to enhance customer experience. The study found that, due to the adoption of this digitalization, the banking sectors in India face some remarkable changes as well as hurdles. The study also found that, as we are in the digital era, it is not possible to avoid the growth and services or digital banking.

e. Santiago Carbo - Valverde (2017) the article entitled "The Impact on Digitalization on Banking and Financial Stability". In this article an attempt has been made to discuss the impact of digitalization on banking activities and challenges that imposes for financial stability. The study found that, digitalization is an opportunity to reduce marginal costs and increase productivity in financial services.

## ROLE OF DIGITALIZATION IN INDIAN ECONOMY

Digitalization is the new avenue or the latest sprint in all the sectors. It refers to the use of digital technologies to change a business model and ensure new revenue and value-added opportunities. today banks aim to provide fast, accurate and quality banking experience to their customers. Today, the topmost concern for all the banks in India is digitization. The Indian Government is at a high rate is promoting digital transactions. The launch of the United Payments Interface (UPI) and Bharat Interface for Money (BHIM) by National Payments Corporation of India (NPCI) are the two major significant steps for innovation within the Payment Systems domain in India.

## ADAPTION OF DIGITALISATION IN BANKS

The speed of change is key. There is no benefit to monitoring what your customers are saying or watching them get frustrated with a particular process if you can't change it quickly. Bank teams should ensure real time engagement with their risk and compliance teams as well as putting controls in place to minimize conduct and compliance risk. The ability to spot and quickly smooth over any bumps will be key to making the experience better for customers and avoid reputational damage. Banks can also improve their web

channels by personalizing experiences through self-selection navigation, targeted online banking communication. It all helps customers and should also ensure less need for more call staff.



Open banking APIs (Application Programming Interfaces) powered by advanced analytics and advanced AI can provide richer real time personalization than customers receive today, and many FinTech's can provide powerful accelerators. Many banks will look to use the funds raised to accelerate their adoption of digital technologies, such as analytics, artificial intelligence, robot-advisors and blockchain.

## KEY AREAS FOR DIGITAL SUCCESS

Many banks had already started including some or all of the below, but COVID-19 has made it clear how key these four areas are to making digital work for customers and banks.

1. **Build solutions with staying power:** Putting customers and their needs to the forefront through redefining customer experience Banks should look at co-creating with customers frequently and often in a proposition lifecycle.
2. **Portable service:** From contactless banking to account access, customers expect product and service accessibility from portable devices, at a moment's notice.
3. **Centralising existing datasets:** Building solutions means knowing what data you have, what data you need, what questions you need to ask of that data, and how to interpret the answers.
4. **Excerption of right technology platforms**: When building new services into operations with extensive legacy processes and assets, and subject to high levels of regulatory scrutiny as banking, choosing which platforms to use and how to use them is essential.

## BENEFITS OF DIGITAL BANKING

a. Customer service
b. Time constraint
c. 24 x 7 availability
d. Online bill payments
e. Lower overheads
f. Relative convenience
g. Ability to deposit cheques through apps
h. Account protection
i. Rewards programmes

j. Filing income tax return

k. Eliminate the possibility etc:

**STRATEGIES INTRODUCED BY PROMINENT INDIAN BANKS DURING COVID-19 PANDEMIC**



The analysis of this study focused on four prominent Indian Banks, viz, ICICI, SBI, HDFC and Federal bank.

**ICICI**

ICICI Bank has launched a comprehensive digital banking platform for its retail and business customers to provide digital channels for all kind of services except cash withdrawal. This is a 24 x 7 facility that can be used to avoid visiting a bank branch owing to rising coronavirus cases in India. Country's second largest private lender, ICICI Bank, has launched a full digital banking suite 'ICICIStack' comprising nearly 500 services for its retail and business customers and APIs for easy integration for different services and solutions.

The ICICIStack offers different services such as account opening, remittance, payments, loans, etc. On the timeliness and preparedness of the launch, AnupBagchi, Executive Director at ICICI Bank said, "80% of the elements were already available and in the recent unfortunate developments of COVID-19 over the weekend we tested and worked on the balance 20% so that it's shaped into a comprehensive platform" On the run up to quickly finish the 20% rolling out of ICICIStack, Bagchi assured all 100% information security protocols have been followed and it's completely secured in the final rollout of the digital banking stack. Banking being an essential service, on the steps taken towards protection of employees, Bagchi said, "We are in touch with RBI and certainly guided by WHO & respective state government guidelines. We're digitally ready for our employees as well, all our systems are on mobile and can work from home at the same time we've increased the level of sanitation across branches. "He said that except for cash services, one can do 100% of things virtually even if branch is not fully functional. "We have to keep it open because it's an essential service and understand that consumers will need this".

The stack offers different services, APIs and volume handling capacity to enable overnight integrations. The bank claims that with ICICIStack, customers can operate at any remote location without visiting the branches and get access to all banking services like account opening, payment solutions, loans, remittances, cardless withdrawals etc. as the social distancing is being practiced in unfortunate spread of coronavirus.

**SBI**

In view of Covid outbreak, SBI has also announced that it is upgrading its existing policy of WFH to WFA (work from anywhere).



**Ensuring last-mile connectivity**

With more than 24,000 branches and 60,000 ATMs across the country, SBI is the largest bank in India and ensuring last-mile connectivity is not that easy. For its banking apps, the organisation does process testing which means apps are tested not just in the bank's proper bandwidth setup, but also on a setup which is a 64-kbps line or a VSAT line. This helps the bank ensure that services are getting delivered to the customers wherever they are.

**HDFC BANK**

The COVID-19 pandemic has forced the country to go under an unprecedented state of lockdown — a move that has severely impacted businesses, the underprivileged section of society, education and life as we know it. In these times of uncertainty, remote working and social distancing have become a part of our lexicon, and are here to stay. This is where HDFC Bank's myApps — a unique suite of mobile apps and banking products — is filling the gap. myApps are a suite of white label mobile apps powered by HDFC Bank that brings housing societies, religious institutions, municipal and urban local bodies and their end-users all one single platform by offering them the convenience of digital payment modes and other value-added services.

At present, HDFC Bank is offering four types of applications under myApps — mySociety, myClub, myPrayer and myCity.

"The myApps suite of products will provide our institutional customers with convenience, flexibility and the digital edge that they need to ensure they are enhancing their services and furthering the Digital India mission. The suite is also pertinent since it offers a contact less platform for customers, keeping in mind the circumstances we are living under due to the pandemic

The myCity app is a crucial service that can help urban local bodies easily connect with citizens, broadcast necessary information, deliver e-healthcare related details and online application processing to help citizens get correct, up to date information about COVID-19. this unified portal to display verified information directly from the urban bodies can go a long way.

With the myPrayer app, devotees can make online donations, view live feeds, read religious articles and more. While the lockdown means most of us are stuck at home, the upkeep of the housing society has become even more important to maintain hygiene and regular maintenance

The myclub app meant to fulfil needs of all clubs and their members e.g. booking of facilities, accommodation, event tickets, and payment of membership fees and additional charge

The mySociety app can help members to conveniently pay their dues to societies online, thereby staying safe in their flats and in turn assisting the societies to conduct their operations effectively even in these difficult times.

**FEDERAL BANK**

The creation of a separate dedicated business unit for digital innovation a few years back has reaped benefits for the firm. Federal Bank's last FY ended with 83 percent transactions happening through digital mediums. The banking firm continues to place a lot of emphasis on analytics to drive business innovation and has invested in Oracle Autonomous Database for the same. Federal Bank's tech team is now working on the use of AI in customer support functions. Implementation of new use cases for video-based products is also undergoing. Another area of focus for the firm is analytics - with new use cases being implemented across the organization. Apart from that, RPA and blockchain are the technologies where the bank is laying more emphasis on.

**POST COVID-19 REPLACEMENT NEED OF DIGITAL BANKS**

In order to improve existing transactions and interactions the banks need to build a robust scalable technology platform based on mobile banking, modular banking, alliance with Fintech and other third-party products and one size fit all intelligence driven approach.

**FINDINGS:**

- ✓ COVID-19 has accelerated digitization of banking as customer expectations change during the pandemic.
- ✓ As a part of development of strategies related to digitalisation, bank Has identified various key successful factors including build solution with surviving powers, Excerption of right technology platforms centralisation and portability
- ✓ During Covid-19 pandemic, ICICI bank introduced ICICI stakes, SBI upgraded its existing policy of WFH to WFA (work from anywhere), HDFC Bank is offered four types of applications under myApps — mySociety, myClub, my Prayer and myCity.

Federal Bank's last FY ended with 83 percent transactions happening through digital mediums.

Apart from AI and video-based products, federal bank offered RPA and blockchain are the technologies.

- ✓ Banks need to take a wholistic view and invest across all pillars of digital banking to retain existing potential customers.

**CONCLUSION:**

The coronavirus (Covid-19) outbreak is indirectly helping the Centre's vision of digital India, as many service providers, including banks and telecom operators, have significantly reduced their offline operations (some have even closed) and are asking their customers to embrace the digital form for any assistance. This potential digital change, brought forward by COVID-19, will also help banks cope with the tougher operating environment the pandemic has brought. For the longer term it will be a fundamental step in boosting profitability and returns in the sector. We do not only adopt new technology but are constantly innovating; we are at the cutting edge of technology

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# PERCEPTION OF POLICYHOLDERS TOWARDS HEALTH INSURANCE: A STUDY IN TRICHIRAPPALLI TOWN

**DR. K. VIJAYA KUMAR**
Assistant Professor & Research Adviser, PG & Research Department of Commerce,
Jamal Mohammed College (Autonomous), Trichy.
(Affiliated to Bharathidasan University, Trichy, Tamilnadu, India.)
Email: drkvk79@gmail.com

**N.SABRIN**
Ph.D. (PT) Research Scholar, PG & Research Department of Commerce,
Jamal Mohammed College (Autonomous), Trichy.
(Affiliated to Bharathidasan University, Trichy, Tamilnadu, India.)
Email: sabi4jaf@gmail.com

***Abstract***

Health insurance is a help for individuals to lead their life hazard free and healthy life. The current way of life of individuals goes towards a lopsided one. Their own and expert lives have come harder to endure. It prompts numerous health issues. Another side what they acquired are spend for their health care costs. They spend their putting something aside for the clinical costs which is profoundly expanding each year. In this specific circumstance, the health insurance gives alleviation for the monetary weight. The health insurance has powerful development and a lot of potential to fill in future moreover. The accomplishment of the health insurance area is absolutely founded on the help from the policyholders regarding measure of protected and number of strategies. These days expanded rivalry underway and administrations are noticed all around the world. This is totally clear that expanding rivalry in administrations is obvious too. This factor makes more troublesome step by step towards clients faithfulness and their hold extraordinarily in bank and protection enterprises. Thusly offering support quality is a significant and forthcoming test for organizations working in this field. By and large the point of this exploration is to think about the policyholders' desires and insights from Indian health insurance organizations' administration quality at Tiruchirappalli town. Health insurance holds a great deal of business potential in India. After liberation of general protection area in 1999, in excess of twenty organizations have been set up in India and practically every one of them is offering health insurance. This examination explores the factors and problems of the policyholders of different public area and private area insurance agencies. Information has been gathered from 200 health insurance policyholders in the province of Tiruchirappalli town.

***Keywords: Health Insurance, Policyholders problems***

## INTRODUCTION

Recently, services of the insurance sector area unit required even to shield the bankers from the chance arising thanks to default of the borrowers. The challenge and chance lie in moving to all-time low of the pyramid by providing versatile, cheap and

simply obtainable insurance to rural and semi-urban folks, ideally through the involvement of state governments or through massive firms. Within the era of high uncertainty and whorled rate of inflation, the risks expose to prized possessions has reached new zeniths. Insurance thus, is turning into a necessity quite simply a utility. Safeguarding the belongings accumulated through years of exertions is that the right issue to try to and this is often wherever totally different variety of insurance services supplier plays important role. Policyholders' discernment is the vital components to gauge the insurance organization's capacity to hold the current clients and draw in new clients. The organizations are making strategies and plans dependent on the policyholders' insight. The procedures of the insurance organizations consider the policyholders' assessment and view on the health insurance strategy. Understanding the impression of the policyholders encourages the organizations to keep up the great relationship and grow better climate. It clears path for better and sound business climate. The current clients' base will be fortified and draw in new clients.

The information and data are obtained easily and brisk in the advanced computerized world. Individuals are getting more mindful about the health insurance arrangements because of simple information sharing and powerful media networks in the advanced contemporary world. The consciousness of individuals has twofold side edge. It gives them superior information to them and simple to persuade the clients with respect to the go for new approach. Another side, the policyholders may effortlessly turn off or stop from the current health insurance strategy as brisk as the disappointed. The health insurance strategy can fulfill the policyholder by giving nature of item and administrations. The impression of the clients of the insurance organization is the solitary factor to choose the accomplishment of the business. The view of the policyholders causes them for choosing the health insurance organizations and arrangements. It assumes an indispensable job in the administration showcasing.

## REVIEW OF LITERATURE

Krishnekumaar and Meenakshisundram (2016) expressed that claims settlement by third party Administrator was not pivotal in the event of self-protection as there was just halfway inclusion and the equilibrium was borne by the guaranteed individual himself. The senior residents with their dependants in gathering protection added to higher co-payment.

The Individuals who need haggling powers were unconscious of the protection market coming about mastery of the settlements by third party Administrator. If there should be an occurrence of gathering protection, claims settlement by third party Administrator was not critical at all the gathering comprised of corporate and enormous business houses who overwhelmingly directed the cases. In private protection the inclusion of third-party Administrator in cases settlement was huge as there were more dismissals in cases by safety net providers to keep up their dissolvability edge.

Nagaraj Shet et al (2018) expressed that in year 2012, India positioned third in the rundown of 'nations with most noteworthy cash-based use on soundness' of the World Health Organization in the south-east Asia. More than 80 % of the all-out wellbeing financing was private financing in type of cash-based instalments. 25 % of Indians fall into neediness because of abrupt cash based clinical instalment at the hour of hospitalization. Be that as it may, even infiltration of protection particularly at provincial India was exceptionally low and individuals were paying their health care cost however their own pocket. The World Health Organization (WHO) considered health care coverage powerful and forthcoming methods for accomplishing general medical care inclusion. The investigation took the information of 1,200 families from Ahmadabad and neighbouring territories and found that social protection, medical care supplier and segment highlights of family were some fundamental significant determinants of cash-based use for wellbeing.

**STATEMENT OF THE PROBLEM**

Insurance is the best answer for handle the danger. Efficient danger is normal to everybody constantly to the prudent status of the person. The insurance assists with saving lives, wellbeing, things and business moreover. The development of insurance industry shows advancements in various measurements. The expense of clinical costs has seen hearty development consistently. Chronic frailty, cost of medication, creative and created clinical innovation are the reason for increment in the clinical costs. Health care coverage idea was acquainted with face the monetary danger identified with the clinical treatment. Early, it was the reasonable for the rich individuals as it were. However, presently the need of the health insurance cover is discovered everybody. Indeed, even low working-class individuals pay clinical insurance from the standard little profit. The needy individuals are additionally getting the clinical insurance through the focal and state government supported health insurance plans. The health insurance industry in India manages immense sum and Indian

wellbeing area has universally most esteemed one. It is normal more in the coming days. Individuals are additionally getting very much aware about the significance of the health insurance. The health insurance area is represented by both private and public areas. There are various plans accessible at various expenses. The showcasing of health insurance approaches becomes more serious. In this situation, the view of the policyholders towards the health insurance is obscure and troublesome to measure.

**SIGNIFICANCE OF THE STUDY**

Willingness to service quality plays an important role in service industries such as insurance and banking, because the quality of services is vital for the organizations' survival and profitability. Today, customer satisfaction and service quality are critical issues and it is more important in the most service industries. Especially in the case of insurance services which are generally difficult to distinguish the services.

**OBJECTIVES OF THE STUDY**

The paper is aiming to study the perception of the policyholders towards the health insurance. Their perception towards the factor influencing them to choose a policy and the problem faced by them in the health insurance policy is analysed as the objectives given below.

1. To analyse the factors which are considered by the policyholders while selecting a health insurance policy.
2. To studies various problems faced by the policyholders of health insurance.

**METHODOLOGY**

This is an empirical study, done in Tiruchirappalli town. The study is made to know the factors and problems faced by policyholders of Health Insurance. The required data are collected through well designed Interview Schedule. The study is based on non-probability purposive sampling technique. The population of health insurance policyholder is not identifiable. The sample respondents are purposively chosen from the top five health insurance companies which have linkage with more hospitals for cashless service. Hence, the non-probability purposive sampling technique is suitable for this study.

**FACTORS INFLUENCING THE POLICYHOLDERS**

It is trust that components like costs, segment, character, insight, learning, values, convictions, perspectives, ways of life and social are impacting a great deal in the part of policyholders conduct. To recognize the variables which impacting the policyholders, twelve components like danger inclusion, ad, specialists' suggestion, companions and family members, closeness, sensible premium, altruism, straightforward strategies, limited administrations, lawful impulse, accommodation and correspondence have been utilized in pilot study. Based on result of pilot study, Item Analysis strategy has been utilized. Outcomes of this, two elements have been dropped and staying ten components have been utilized in the last examination.

1. **Access**; The actual admittance to the specialist co-op address, remembering the simplicity of discovering ways for specialist organization area.
2. **Esthetical**; The acknowledgment and utility help segments are given to the client, including appearance and administration space climate, how to offer support offices, the individual who is offering administration and offered administration.
3. **Attentive/Helpfulness**; The assistance of administration sum, help of specialist organization to the client or move the inclination to client that the specialist organization is intriguing to fulfilled client appropriately.
4. **Availability**; Availability of specialist organization himself and administration offices to the client or accessibility of representatives and apportioning the measure of time to every client. Administration offices mean amount and assortment of administrations gave by organization to client.
5. **Care;** Interest, respect, counsel, tolerance was appeared to the client including measure of open to feeling genuinely \
6. **Cleanliness/Tidiness**; Clean appearance, proper and clean of noticeable parts of administrations, including administration climate, offices, administration himself and supplier himself.
7. **Commitment**; Apparent obligation to work by representatives, including honour, greatness, pride, fulfilment and representatives' perseverance on his obligation and work.
8. **Communication**; Ability to delivering support and speak with clients such that he comprehends, including clearness, complete and right oral and composed data given to the client, likewise capacity to tune in to the client and get him.

9. **Competence;** The aptitudes, capability and demonstrable skill on delivering administration like doing the right strategy, the right usage of client orders, giving right data to client and capacity of administration moderator to perform his responsibility and occupation appropriately.
10. **Courtesy;** Courtesy and regard that is appeared to the client by specialist co-op.
11. **Flexibility**; Strong relationship found between the capacity, comprehension and ability of administration workers. At that point they have been joined them in to two boundaries, for example, affirmation and sympathy.
12. **Friendliness**; Customer admittance to support not genuinely, particularly to specialist co-op himself including capacity to fulfilled the client.
13. **Functionality**; Service abilities and reasonableness with association objective and administration quality.
14. **Integrity;** Honesty, value and trust that the specialist organization has in relationship with the clients.
15. **Reliability**; The dependability and execution consistency of administration offices, administration itself and supplier himself remembering delivering administration for time and capacity to do what the supplier vowed to accomplish for client.
16. **Responsiveness;** Quick and practicality of administrations including administration capacity to react immediately to client needs with negligible pausing.
17. **Security**; Customer individual wellbeing and his assets at the hour of the administration cycle including keeping up privacy issues.

**PROBLEMS FACED FROM GENERAL INSURANCE PROVIDERS**

An endeavour has been made to decide the issues looked by the respondents from the overall insurance suppliers. For the reason, an open-finished inquiry was regulated to the respondents. It has been discovered that as a rule, the idea of issues was same, independent of whether respondents have health insurance from public area or private area organizations. The issues commonly confronted are enrolled beneath.

**Claim / Guarantee Settlement**

1. Excessive documentation
2. Lack of implication with respect to guarantee settlement system at the hour of strategy issue
3. Lack of help by deals power, deals specialists and other conveyance diverts in case of guarantee.

4. Delay in case settlement.
5. Lack of data with respect to guarantee status.
6. Deductions, without clarification, during settlement of cases.
7. Denial of guarantee affirmation without insinuation of reason.
8. Denial of guarantee confirmation, without indicating persuading reasons.
9. Large number of affirmation and different customs for profiting administrations of empanelled emergency clinics.
10. General inclination with respect to emergency clinics to charge higher rates on account of an insurance guarantee.
11. Small number of empanelled emergency clinics.

**FACTORS INFLUENCING THE POLICYHOLDERS: GARRETT'S RANKING TECHNIQUE**

For this purpose of this study, Factor influencing by the respondent in the health insurance is classified into 1. Friends and relatives 2. Advertisement 3. Agents' Recommendations 4. Risk coverage 5. Goodwill. The problems are studied with the helping Henry Garrett's Ranking Technique of details is shown in the following table

**Table No. 1 Factor influencing the policyholders**

| Rank scale/Factors | | I (76) | II (61) | III (50) | IV (40) | V (25) | Total | Total score | Mean score | Rank |
|---|---|---|---|---|---|---|---|---|---|---|
| Friends and relatives | F | 56 | 24 | 48 | 64 | 8 | 200 | 10880 | 54.4 | III |
| | Fx | 4256 | 1464 | 2400 | 2560 | 200 | | | | |
| Advertisement | F | 24 | 16 | 16 | 32 | 112 | 200 | 7680 | 38.4 | V |
| | Fx | 1824 | 976 | 800 | 1280 | 2800 | | | | |
| Agents' recommendations | F | 48 | 88 | 40 | 24 | 0 | 200 | 11976 | 59.88 | I |
| | Fx | 3648 | 5368 | 2000 | 960 | 0 | | | | |
| Risk coverage | F | 24 | 16 | 32 | 56 | 72 | 200 | 8440 | 42.2 | IV |
| | Fx | 1824 | 976 | 1600 | 2240 | 1800 | | | | |
| Goodwill | F | 48 | 56 | 64 | 24 | 8 | 200 | 11424 | 57.12 | II |
| | Fx | 3648 | 3416 | 3200 | 960 | 200 | | | | |
| **Total** | Σf | 200 | 200 | 200 | 200 | 200 | | | | |

It is evident from the above table the Agents' recommendation was ranked first with the Garret Score of 11976 points. It is followed second and third ranks of Goodwill and Friends and relatives. The fourth were placed as Risk coverage and lastly Advertisement was ranked at fifth place. From the analysis it is inferred that majority of respondents sighted "Agents' recommendation" is the most important factor of health Insurance.

**Table No. 2 Problems Faced by the Policy Holders- Factor Analysis**

| S. No | Description | Very high | High | Medium | Low | Very low |
|---|---|---|---|---|---|---|
| 1 | Excessive premium | 32 (16%) | 56 **(28%)** | 86 (43%) | 10 (5%) | 16 (8%) |
| 2 | Agents' pressure | 16 (8%) | 80 **(40%)** | 48 (24%) | 32 (16%) | 24 (12%) |
| 3 | Delay in settlement of claim | 32 (16%) | 66 (33%) | 70 **(35%)** | 18 (9%) | 14 (7%) |
| 4 | Agents' poor services | 22 (11%) | 94 **(47%)** | 56 (28%) | 20 (10%) | 8 (4%) |
| 5 | Gap between claims and compensation | 48 (24%) | 76 **(38%)** | 44 (22%) | 20 (10%) | 12 (6%) |

**Source: Primary Data**

From the above table it is inferred that majority 28% of respondents are faced high problem with Excessive premium, 40% of the respondents face high in Agents' pressure, 35% of the respondents felt that the Delay in settlement of claim is medium, 47% of the respondents felt that the Agents' poor services is high and 38% of the respondents felt that Gap between claims and compensation is high. It is concluded from the analysis that majority (47%) of the respondents are faced problems with regard to Agents' poor services.

**Table No. 3 Factor Analysis – Communalities – Stress**

| Variable | Initial | Extraction |
|---|---|---|
| Excessive premium | 1 | 0.776 |
| Agents' pressure | 1 | 0.543 |

| | | |
|---|---|---|
| Delay in settlement of claim | 1 | 0.634 |
| Agents' poor services | 1 | 0.562 |
| Gap between claims and compensation | 1 | 0.382 |

***Source**: Principal Component Analysis*

From the above table problems faced by Policy holders in health insurance with extracted communalities which shows how much of the variance in the variables has been accounted for by the extracted factors. For instance, over 77.6% of the Excessive premium while 38.2% of the variance in Gap between claims and compensation**.**

## TOTAL VARIANCE – PROBLEMS FACED BY POLICY HOLDERS IN HEALTH INSURANCE

Problems faced by Policy holders in health insurance is extracted by principal component method and the initial eigen values are formulated from the communalities table and the same variables developed as extraction sum of square loading with percentage of variance and percentage of commutative. From the following table 3 shown in the initial Eigen values and the extraction sums of squared loadings values, the rotation sums of squared loadings values.

The Eigen values for factor 1and 2 are 1.646 and 1.250 respectively. Percentage of variance for factors 1and2 are 32.927and 24.995 respectively. It indicates that two factors are extracted from 5 factors which have cumulative percentage up to 67.922% of the total variance in Problems faced by Policy holders in health insurance in Tiruchirappalli town.

**Table No. 4Total Variance Explained- Problems faced by Policy holders in health insurance**

| Component | Initial Eigen values | | | Extraction Sums of Squared Loadings | | | Rotation Sums of Squared Loadings | | |
|---|---|---|---|---|---|---|---|---|---|
| | Total | % of Variance | Cumulative % | Total | % of Variance | Cumulative % | Total | % of Variance | Cumulative % |
| 1 | 1.646 | 32.927 | 32.927 | 1.646 | 32.927 | 32.927 | 1.472 | 39.449 | 29.449 |
| 2 | 1.250 | 24.995 | 57.922 | 1.250 | 24.995 | 57.922 | 1.424 | 28.473 | 67.922 |

| | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| 3 | .953 | 19.065 | 76.987 | | | | | | |
| 4 | .605 | 12.096 | 89.083 | | | | | | |
| 5 | .546 | 10.917 | 100.000 | | | | | | |



**Extraction Method:** Principal Component Analysis

**Rotated component matrix**

The following table showing 'principal-component method' for extraction of variables into components and Varimax with Kaiser Normalization by using 'rotation method'. All the five variables have been grouped into two components and each component consists of sets of factors and the analysis has been made to identify the influence of one variable over another.

**Table No. 5 Rotated Matrix**

| Variable | Component | |
|---|---|---|
| | 1 | 2 |
| Excessive premium | -279 | |
| Agents' pressure | 0.726 | |
| Delay in settlement of claim | -775 | |
| Agents' poor services | | 0.835 |
| Gap between claims and compensation | | 0.699 |

**Rotation Method:** Varimax with Kaiser Normalization

It is observed from the above table the following are the results extracted from the rotated component matrix among five variables. It contains the same information as the component matrix except that it is calculated after rotation. Among five variables Component factor 1 consists of three variables which have high influence with one another, such as: Excessive premium (-279), Agents' pressure (0.726), Delay in settlement of claim (-775). Component 2 has found high extraction values, such as: Agents' poor services (0.835), Gap between claims and compensation (0.699).

From the above factor analysis, it has been identified that all the five factors are very much closely associated with one another and the same has

been analyzed by using factor analysis and the influence of one factor with another has been tested and the same has succeeded in measuring the correlation between the particular variable and the factor with 67.922 percent reliability and the factor analysis supported the study.



## CONCLUSION

In this chapter, the factors which influencing the policyholders to prefer policy in health insurance and the problems faced by the policyholders have been examined. Gathered information has been analyzed with the assistance of Garrett's Ranking Technique and factor analysis. While examining the variables affecting the policyholders with in Garrett's Ranking Technique, it is discovered that the primary factor felt by the respondents is the Agents' Recommendations as demonstrated by its most elevated mean score of 59.88. After effects of this examination have a few regulatory applications. Discoveries show that the insurance chiefs / managers must know about this focuses that the nature of offered benefits in all help quality boundaries through the client's perspective considered being in low degree of value. The health insurance administrators need to attempt to diminish these holes and on the following stages need to make an activity to change these holes decidedly and attempt to offer administrations past the client desires.

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# PLANNING TOURISM AND REGIONAL DEVELOPMENT SPECIAL REFERENCE TO KOZHIKODE DISTRICT

**Dr. M. MARIMUTHU**
Assistant Professor & Research Supervisor of Commerce,
Jamal Mohamed College (Autonomous), Trichy.
(Affiliated to Bharathidasan University, Trichy, Tamilnadu, India.)

**VINOD THOMAS**
Ph.D. (P.T) Research Scholar, PG & Research Department of Commerce,
JamalMohamed College(Autonomous), Trichy.
(Affiliated to Bharathidasan University, Trichy, Tamilnadu, India.)

## ABSTRACT

Tourism has a wide potential for regional sustainable development. It highly influences the economic and social development of a particular region. Tourism positively influences the preservation and growth of the cultural heritage of a community. This research study about the tourism contribution to regional development of Kozhikode district. The study covers tourist spots at Kozhikode district which listed Kerala tourism development corporation (KTDC). The analysis based on the statistics, reports and journals from secondary data. The analysed data present the results and suggest some facts to energise the socio-economic concern of tourism policies. Effective plans and policies channelize the tourism sector, for the wellbeing of the local people and sustainable regional development of the concerned area.
Key words: Tourism, Regional development, plans and policies, Kozhikode

## INTRODUCTION

Regional development of tourism enables general economic growth and sustainable development of different tourism areas. It enhances efficient and balanced use of land and natural resources, preservation of natural beauty and to avoid the drawback of mass tourism. Tourism developed in remote areas facilitate development of local regions, prevention of unbalanced migration of people to urban areas, well established infrastructural facilities, creation of employment opportunities especially in hotels and hospitality sector that enables the overall growth of the economic sector of a country.

Actually, the tourism history of Kozhikode date back to may1498, that period Kozhikode city attracted travellers from European countries. The city's first recorded contact with Europe was when Vasco da Gama docked at Kappad in1498 for the trade mission from Portugal. After that visit many European countries and middle east maintain close contact with Kozhikode not only for trade but for visitor missionary purpose. The

trade between Great Britain, Spain, France, Portugal, Israel, China and middle east countries enables people travel to longest and remote regional areas.

Among the influence of trade to different states and countries, the city area developed rapidly and many regions facing infrastructural and economic inequalities. The living standard of from different areas shows that, people from agricultural families occupies low per capita income and suffering serious financial crises for such families. After 1990's Kerala Tourism Development Corporation (KTDC), District Tourism Development Corporation (DTDC) and some NGO's make some regional policies to brought up the existing tourism areas and new tourism destinations in different regions of the district. The idea about the development of new tourism spots, facilitate more employment opportunities, regional infrastructural development and development of hospitality sector in tourism areas.

The Kozhikode city-based tourist spots involves Manachira and nearby institutes, S M street, Sarovaram BioPak, Tali Siva temple, Planetarium and so on. Some other tourist areas in Kozhikode involves, Thusharagiri waterfalls, Beypore beach, Kappad Beach, Kakkadampoyil and Kozhippara eco-tourism spots, Peruvannammuzhi dam. This study focuses on mentioning different tourist locations in Kozhikode district and identifying effective framework for the sustainable development of different tourist destinations and creating effective tourism policies.

**Literature Review**

Regional development of a state or district involves, wide range of policy formulation creation of framework for implementation of projects and rational involvement for both tourism departments with local self-government and local tourism entrepreneurs. There are large number of literatures regarding the regional development of tourism sector that enhance the potentiality of tourism sector development and formulation of new tourism policies.

**UNWTO** defined "Tourism comprises the activities of persons travelling to and staying in place of outside their usual environment for not more than one consecutive year for leisure, business and other purpose" WTO march 30 2010

According to the WTO Tourism have occupies, a vital role for the growth and development of the economies of most of the countries. Tourism strongly contributes the revenue sector of an economy, development of infrastructure of a country, creation of jobs, cultural exchange between foreigners and citizens. March 26,2019

The study addresses that tourism has strong influence on the regional development of developing countries as a chance for development. Actually, tourism development affects the regional development and it is interconnected with new job creation, traffic development and high price for land, construction of new building etc. Beyond tourism policy regional tourism policy can contribute to innovation capacity of destination

**Biljana Petrevska Suso Kjosev 2015**

This study shows that, introducing a collaborated approach of public to enhance regional tourism planning. The collaborated approach involves selection of individuals have an interest in tourism activity. The participants come under tour operators, tourism boards local authorities and self-Government agencies, to provide opportunities to share ideas and understanding each other prospective. For the practical implementation they identified variety of public participation techniques throughout the planning process.

**Karyn Lee Lincoln University 1996**

The regional development is a process that ensure the development in the same time of the regions of a country aiming the national development. Actually, the development based on the proper implementation of projects to support national, regional or local and aimed at achieving the programmes in all the sectors.

**Oleg Margina 2011**

The research states that symbolic aspects related to the specific resources of a region were the most important element that helps tourists to choose destination and the same elements are also that makes tourism more satisfied it assumes that symbolic contents are the underlying identity of the region

**Margarida M Vaz and Joao Albino Silva and Jose Pires Manso 2010**

The study argues that there is an inevitable relationship between tourism development and regional development. Tourism can contribute to integrating less developed regions and giving equal access to the fruits of growth. Efficient tourism planning develops an effective mechanism to improve competitiveness and quality of tourism at regional and local levels as well as to ensure sustainable and balanced tourism development at national levels.

**Biljana Petrevska Virna Manasieva Gerasimova 2012**

**Objective of the study**

1 To study the plans and policies of tourism sector

2 To understand present regional development of tourism sector

3 To analyse and present suggestions for regional tourism development

**Need for study**

"A study on the tourism sector in Tourism Development with special reference in Kozhikode district" to aware plans and policies of tourism sector for sustainable regional development and understand attitude of government and tourism department regarding tourism promotion, understand initiative and action of tourism department for the healthy and sustainable development of tourism sector in Kozhikode district.

**RESEARCH METHODOLOGY**

secondary data are used for research study. Secondary data have been collected from Journals and Websites.

**LIMITATIONS**

1 The area of study is limited to Kozhikode district

2 Secondary data only used for the study.

From the study researcher try to find out present policies of tourism department for the growth of tourism sector, and try to understand different regional tourist destinations for the sustainable development of tourism in Kozhikode district.

**Tourists Attractions in Kozhikode**

The tourism map of Kerala shows a long history for Kozhikode, because it offers important travel destination for tourists offer the combination of all modern tourism products and rural tourism experience. Travellers get close experience from artisans and craftsman and a chance to experience Kadalundi Bird Sanctuary. In Kozhikode food tourism is also a different experience for domestic as well as international tourists.

**Kallai**

Kallai is a tourist destination that is a beautiful village near to Kozhikode city. Kallai considered as an archaic charm that attract many tourists. It located in the banks of river Chaliyar and which witnessed timber trade centre during the late 19$^{th}$ century and early 20$^{th}$century. It was the largest timber trading centre in Asia. An interesting sight here is the iron

bridge that was built by the British. The view from the bridge delightful especially

during sunset.

**Thusharagiri Waterfall**

Thusharagiri an attractive waterfalls located western Ghats originated in the chalippuzha river. Thusharagiri waterfalls comprises three other falls which can be reached through

trekking near to the forest area. District Tourism Promotion Council (DTPC) makes policies to develop Thusharagiri waterfalls as eco-tourism destination of the district. Tourism from domestic as well as international tourist arrive and enjoy the natural beauty and experience bath, trekking for adventures with required safety measures.



**Kakkadampoyil eco-tourism and Kozhippara waterfalls**

Rural tourism effectively implemented in kakkadampoyil area. This hilltop village is one of the coolest tourist destinations in Malabar region. It occupies beautiful natural destination with chamming climate. Kozhippara waterfalls one of the main attractions in kakkadampoyil area, this area protected and developed under Kerala forest eco-tourism council. Especially in summer season large number of tourists come to kakkadampoyil to enjoy the cool climate and sightseeing. The tourist area covered with dense forest and deep valleys, on the top of the western Ghats. Actually, Kozhippara waterfalls traffic infrastructure not sufficient to promote tourism, because of this Kozhippara waterfalls relatively less visited area by tourists.

**Beypore Beach**

Beypore beach is situates at the joining face of Chaliyar and Arabian sea. Beypore beach a famous tourist destination it offers numerous fun and entertainment activities for tourists. Kozhikode city offers number of tourism activities including planetarium, Sarovaram park, Manachira park and pond, Kozhikode beach, old S M street etc. Those tourists visiting these areas also wish to travel at Beypore beach.

**Kakkayam Dam**

Kakkayam dam offers an attractive damsite and garden for tourists. Tourists attracted Kakkayam tourist spots, because of its scenic beauty and plenty of choice for outdoor activities. The area has tourism activities like boat ride, bathing at waterfalls, enjoyable and deep beauty of forest land surrounded the dam. There is a hanging bridge on the waterfalls which is another tourism attraction.

**Vellarimala**

Vellarimala a natural beauty spot part of the Western Ghats with mountain ranges, forest, waterfalls. Actually, Vellarimala comes under the forest here adventure tourists go for a trekking in this eco protected area. This area blessed with huge range of flora and fauna and enjoy a trip along with the banks of the river.

**Findings and Suggestions**

Tourism a fastest growing industry in India after the liberalised world. Tourism statistics shows that number of arrivals of international and domestic tourist increasing year after year not a proportionate rate but a fastest rate. In the world tourism map Indian tourism occupies a leading position and contribute to the economic sector of the country. In Kerala, tourism play a vital role for the socio- economic and cultural development of state. Tourism development strongly influence the regional and local development of an area. Regional development involves development of infrastructure, construction of new buildings and social institutions, creation of job opportunities, development of farm land with new technology, efficient utilisation of manpower and natural resources, conducting of local festivals and alike.

One of the challenges of tourism in Kozhikode involves, the district has high potential for development but the tourism department authorities plans and policies not sufficient to meet the proper utilisation of resources. The area blessed with beautiful beaches, long and attractive farm lands, enchanting rivers, charming constructions, attractive mountains and forest areas and so on. At present these resources are not effectively utilised by the tourism department. In order to sustainable development need to combine tourism policies and regional policies with innovative ideas.

**Conclusion**

Tourism is now widely recognised as an engine for economic development of both developed and developing economies. It is a rapidly growing industry. Indian tourism is growing at a faster rate than World tourism and Kerala tourism is growing in a faster rate than World tourism and Indian tourism. In short, tourism in Kerala has vast potential for development and growth in future.

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# INDIVIDUAL INVESTOR BEHAVIOUR OF INDIAN CAPITAL MARKET: A STUDY WITH REFERENCE TO TRICHIRAPPALLI CITY.

**Dr. M. MARIMUTHU**
Assistant Professor of Commerce,
Jamal Mohamed College (Autonomous), Trichy.
(Affiliated to Bharathidasan University, Trichy, Tamilnadu, India.)

**C.GEETHA M.Com., M.Phil.,**
Research Scholar,
Jamal Mohamed College (Autonomous), Trichy.
(Affiliated to Bharathidasan University, Trichy, Tamilnadu, India.)

## ABSTRACT

Investment is very important for every individual for the purpose of completed to basic facilities and future needs. The purposes of savings differ among individuals. Every depositor is not investor. The attitude for investing differs from one saver to another. It is a very important variable in human behavior. The approach results in a particular behavior or desired action. Individuals attain attitude from several sources and as a result it is not a quality by birth. The important basis of attaining the attitudes is straight experience with the object connection, family, peer groups, of the neighborhood, economic status and occupation, and mass communication. Hence, Attitude may be defined; Attitudes are educated tendency, inclining towards aspects of our environment. They may be either positively or negatively directed towards certain people, institutions or service. This research paper revival that individual investor behavior of Indian capital market with reference to Tiruchirappalli city.

**Key Words:** investor, behavior, capital market.

## INTRODUCTION

Investors are the backbone of capital market. A developing country, like India, requirements an increasing number of investments to flow to commercial enterprise. The level of equity market contribution of the trade investors has been growing over the past few years. Savings is the flow of capital which is used for industrious purposes. There is a great importance on investment for being the primary mechanism of economic growth and development for a country. Now a day, there are a several number of investment instruments available. Some of them are profitable and liquid while others are non-profitable and illiquid. There are instruments which are highly risky while others are almost riskless. The investors choose avenues, depending upon their specific need, risk appetite, and return expected. Investment avenues can broadly be categorized into two spheres, namely, economic investment and financial investment. Purchasing of a physical asset such as a building or equipment is an economic investment. Economic investments contribute to

the net additions to the capital stock of a society. Financial investments, on the other hand, refer to investment in financial instruments like shares, debentures, insurance policies, mutual fund units etc. Financial investments help in creating the capital stock of the country. In the long term, investment is important for improving productivity and increasing the competitiveness of an economy.

**REVIEW OF LITERATURE**

Arup Kumar Sarkar and Dr. TarakNathSahu (2018), the study is an analysis of investment behavior of individual investors of stock market to enquire whether there is any impact of three independent variables namely Demographic Factors, Awareness and Perceived Risk Attitude on only one dependent variable Investment Behavior. The study has collected primary data from 400randomly selected individual investors of stock market from various districts of West Bengal using a structured questionnaire on five-point Likert scale. The study finds that the awareness levels of the individual investors are on moderate level and financial awareness is more than social learning. Perceived Risk Attitude is mainly guided by Affect rather than Cognition. The analyses indicate that Demographic Factors, Awareness and Perceived Risk Attitude significantly influence Investment Behavior of individual investors of stock market.

**Dr. Kajal Gandhi (2016),** the economic liberalization process undertaken by the Indian government during early 1990s has opened up new dimensions for Indian economy. The Indian capital market especially stock market has achieved new heights with the implementation of liberalized reforms. Since then, the stock market has grown in leaps and bounds. Despite of such robust growth of stock market, participation of retail investors is minimal. In this paper a survey was undertaken in five cities of India to assess participation of retail investors. Indian retail investors still prefer traditional forms of investment like Bank Fixed Deposits, Post office savings, National Saving Certificates etc. Indian stock market remains to be dominated by Foreign Institutional investors and Domestic Institutional Investors. To counter affect such, it is necessary that domestic retail investors should participate more in the Indian Stock Market.

**OBJECTIVES**

1) To study the influence of Demographic Factors on Investment Behavior of Indian capital market

2) To impact of investor Perceived Risk Attitude on Investment Behavior in Indian capital Market.

**HYPOTHESES**

**H0**The relationship between levels of risk associated with the investments
**H1** There is no relationship between levels of risk associated with the investments

**STATEMENT OF THE PROBLEM**



Behavioral finance has emerged as a new concept in the research area in recent times. Within this framework many countries in the world take effective steps to develop the Capital Market to achieve good economic growth. We have made a study to enquire the effect of Awareness and Perceived Risk Attitude on the Investment Behavior in capital Market. Investment Behavior of individual investors of capital Market as the different components of Awareness and Perceived Risk Attitude has significant impact on the different components of Investment Behavior of individual investors of capital Market. The individual investors rely more on Financial Awareness in comparison to Social Learning. The Perceived Risk Attitudes of individual investors is mainly based on Cognition component of Perceived Risk Attitude in comparison to Affect component of Perceived Risk Attitude. Hence, the research paper explorer that individual investor behavior of Indian capital market with reference to Tiruchirappalli city.

**MATERIALS AND METHODS**

Both primary and secondary data has been collected from the investors in Tiruchirappalli city.

Primary data collected through well structure questionnaire methods has been used. Secondary data collected from journals, books and online sources. Simple random Sampling method has used in the research paper. Respondents identified at stock broking office in Tiruchirappalli city. The Sample size was 75.

**LIMITATIONS**

1) The study conducted only individual investor behavior of Indian capital market other factor ignored.

2) The research is limited to only 75 respondents

3) The research is conducted only in Tiruchirappalli city

**RESULT AND DISCUSSION**

**Table No.1**

**Respondent's opinion towards Demographical Factors**

| Demographic factor | No. of respondents (75) | Percentage | Mean |
|---|---|---|---|

| | | | | |
|---|---|---|---|---|
| Gender | Male | 38 | 52 | 1.4800 |
| | Female | 36 | 48 | |
| Age | 20 –30 years | 9 | 12.0 | 2.9333 |
| | 31 – 40 years | 17 | 22.7 | |
| | 41 – 50 Years | 24 | 32.0 | |
| | 51 – 60 years | 20 | 26.7 | |
| | above 60 years | 5 | 6.7 | |
| Marital Status | Married | 37 | 49.3 | 1.5067 |
| | Unmarried | 38 | 50.7 | |
| Educational Background | School Education | 28 | 37.3 | 1.8133 |
| | College Education | 33 | 44.0 | |
| | Professional | 14 | 18.7 | |
| Occupation | Salaried | 32 | 42.7 | 1.8000 |
| | Professional | 26 | 34.7 | |
| | Business | 17 | 22.7 | |
| Monthly Income | Bellow Rs.20,000 | 15 | 20.0 | 2.1067 |
| | Rs. 20,000 – Rs. 40,000 | 37 | 49.3 | |
| | Rs. 40,000 & above | 23 | 30.7 | |
| House ownership | Rent | 29 | 38.7 | 1.8800 |
| | Own | 26 | 34.7 | |
| | Lease | 20 | 26.7 | |

***Source: Field survey***

The above table shows that explain about, demographic profile of the investors.

**Gender:** 52% of the respondents are male and 48% of the respondents are female. Mean score is 1.4800

**Age:** The highest 32% of the respondents are age group of 41 – 50 Years, 26.7% of the respondents are age group of 51 – 60 years, 22.7% of the respondents age group of 31 – 40 years, 12% of the respondents are age group of 20 –30 years and lowest 6.7% of the respondents are age group of above 60 years. Mean score is 2.9333

**Marital Status:** 50.7 % of the respondents are unmarried and 49.3% of the respondents are married. Mean score is 1.5067

**Educational Background:** 44% of the respondents are qualified College Education, 37.3% of the respondents are qualified School Education and 18.7% of the respondents are Professional qualification. Mean score is 1.8133

**Occupation**: The highest 42.7% of the respondents are occupation was Salaried, 34.7% of the respondents are Professional and 22.7% of the respondents are Business. Mean score is 1.8000

**Monthly Income:** 49.3% of the respondents are income range Rs. 20,000 – Rs. 40,000, 30.7% of the income were Rs. 40,000 & above and 20% of the respondent's income were Bellow Rs.20,000. Mean score is 2.1067.

**Status of House:** 38.7% of the respondents live in Rent house, 34.7% of the respondents are living in own house and 26.7% of the respondents are live in Lease house. Mean score is 1.8800.

**Table No.2 Respondent's opinion towards various Sectored Stocks you have**

| Sector | No. of respondents (75) | Percentage |
|---|---|---|
| Automobile | 17 | 22.7 |
| Information Technology | 20 | 26.7 |
| Banking | 20 | 26.7 |
| Pharmacy | 8 | 10.7 |
| Infrastructure | 10 | 13.3 |

***Source: Field survey***

The above table shows that explain regarding selection of various sector stocks.

26.7% of the respondents choose the Information technology and banking sector respectively, 22.7% of the respondents are choose automobile sector, 13.7% of the respondents choose Infrastructure and 10.7% of the respondents are choose Pharmacy sector.

**Table No.2 Respondent's opinion towards behavior of investments**

| Investments factors | No. of respondents (75) | Percentage |
|---|---|---|

| | | | |
|---|---|---|---|
| Type of investor | Hereditary investor | 33 | 44 |
| | New generation investor | 42 | 56 |
| Category of investor | Long term investor | 19 | 25.3 |
| | Day trader | 38 | 50.7 |
| | Both | 18 | 24 |
| source of investment | Own savings | 39 | 52 |
| | Borrowings | 20 | 26.7 |
| | Both | 16 | 21.3 |
| Percentage of your savings | Less than 15 % | 36 | 48 |
| | 16 - 30% | 28 | 37.3 |
| | 31% and above | 11 | 14.7 |

***Source: Field survey***

**Type of investor:** 56% of the respondents were new generation investor and 44% of the respondents were hereditary investor.

**Category of investor:** 50.7% of the respondents were Day trader, 25.3% of the respondents were Long term investor and 24% of the respondents were trade in both.

**Source of investment:** 52% of the respondent's sources of investments are Own savings, 26.7% of the respondents are investment sources of Borrowings and 21.3% of the respondent's investment sources were own savings and borrowings.

Percentage of your savings: 48% of the respondent's savings percentage was Less than 15 %, 37.3% of the respondents savings percentage was16 - 30% and 14.7% of the respondents saving was 31% and above.

**HYPOTHESIS**

**H0**The relationship between levels of risk associated with the investments

**H1** There is no relationship between levels of risk associated with the investments

**Table No.3 Chi-square test on relationship between levels of risk associated with the investments**

| Investments factors | | No. of respondents (75) | Chi-Square | Df | Asymp. Sig. |
|---|---|---|---|---|---|
| Shares | Very High | 5 | 19.027[a] | 3 | .000 |
| | High | 28 | | | |
| | Low | 27 | | | |
| | Very Low | 15 | | | |
| Debentures / Bonds | Very High | 17 | .360[a] | 3 | .948 |
| | High | 20 | | | |
| | Low | 18 | | | |
| | Very Low | 20 | | | |
| Stock Futures and Options | Very High | 13 | 2.387[a] | 3 | .496 |
| | High | 21 | | | |
| | Low | 21 | | | |
| | Very Low | 20 | | | |
| Mutual Funds | Very High | 12 | 19.347[a] | 3 | .000 |
| | High | 16 | | | |
| | Low | 35 | | | |
| | Very Low | 12 | | | |
| National Saving Certificate/ Public Provident Fund/ Provident Fund | Very High | 11 | 10.280[a] | 3 | .016 |
| | High | 17 | | | |
| | Low | 17 | | | |
| | Very Low | 30 | | | |

| | | | | | |
|---|---|---|---|---|---|
| Fixed Deposits | Very High | 3 | 46.760[a] | 3 | .000 |
| | High | 5 | | | |
| | Low | 35 | | | |
| | Very Low | 32 | | | |
| Insurance Policies | Very High | 14 | 2.173[a] | 3 | .537 |
| | High | 23 | | | |
| | Low | 19 | | | |
| | Very Low | 19 | | | |
| Real Estate | Very High | 13 | 4.093[a] | 3 | .252 |
| | High | 20 | | | |
| | Low | 17 | | | |
| | Very Low | 25 | | | |
| Gold / Silver | Very High | 7 | 27.027[a] | 3 | .000 |
| | High | 8 | | | |
| | Low | 30 | | | |
| | Very Low | 30 | | | |

a. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 18.8.

**Inference**

The above table shows that there is a difference between the levels of risk associated with the investments. The calculated value is less than the table value ($p<0.05$). Hence, research hypothesis is accepted and null hypothesis is rejected.

## CONCLUSION

The research paper concludes that the Individual investor behavior of Indian capital market has aware of them. To know that Capital market components and techniques in the urban investors. Behavior of the investor's dependents upon demographic factors such as income and education.

## FURTHER STUDY

This research discloses the behavioral impressions over the retail investments made by an individual but detects the scope of research of macro – economic factors over behavioral finance aspects and find the related factors along with behavioral factors that are pulling the retail investors back from investing in stocks.

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# A STUDY ON CONSUMER PREFERENCE TOWARDS DIGITAL MARKETING IN TRICHY CITY

**Dr. M. MARIMUTHU**
Assistant Professor PG & Research Department of Commerce,
Jamal Mohamed College (Autonomous),
(Affiliated to Bharathidasan University, Trichy, Tamilnadu, India.)
Mob.No.94427 62805, E-Mail: marimuthumohana68@gmail.com

**A. RAMEEZA**
Ph.D. (P. T.) Research Scholar, & Research Department of Commerce,
Jamal Mohamed College (Autonomous),
(Affiliated to Bharathidasan University, Trichy, Tamilnadu, India.)
Mob.No.99441 25460, E-Mail: rameezarameeza786@gmail.com

## ABSTRACT

Digital marketing is a model of internet marketing which allows consumers directly contact with the marketers through digital channels easily. In a heavy market competition and advanced technology, with the usage of computer network, the traditional market slowly shifted to digital market. This study focuses on finding the consumer preference of Digital marketing. In this article, Spearman's Rank correlation test was used for analysing the data. The research concludes that consumers are very much aware of Digital marketing.
**Keywords**: Digital marketing, Digital marketing channels, Consumer preference

## INTRODUCTION

Consumer is the king of modern marketing. Consumer behaviour and attitude helps to determined effective technique and strategies by the marketers for attaining great competitive advantage in the market. Consumer behaviour changes make "Yesterday Luxurious Today's Necessaries".

Recently Digital marketing have a greater scope of expanding their business in the future as consumer are much more satisfied by doing online shopping as they find digital marketing much more flexible than traditional marketing. So, the Digital marketing helps to satisfy consumers need through the digital marketing channels.

Digital marketing is one of the marketing to promote the products or service using by digital technologies. Digital marketing is the related component of online marketing. The promotion of brands to linked with potential customers using the web and other forms of digital communication. This includes not only e-mails, social media, and web-based

advertising, but also text and multimedia messages as a marketing channel. Essentially, if a marketing campaign involves digital communication, it's digital marketing.

**Digital marketing channels**



Digital marketing channels help to improve the consumer's knowledge by matching their needs through mobile phone apps, display advertising and any other digital mediums. The following are the major digital channels used in digital marketing.

**Websites or Blogs**

Marketers can advertise their product-related statement in their official websites or blogs.

**SEM**

Search engine marketing (SEM) is World Wide Web (www). It helps the customers to find the information related to their need.

**Online Display Advertising**

It is oldest form of traditional advertising. Magazine ads, Newspaper ads are the examples of traditional advertising. Recently, traditional advertising modulated as banner ads, video ads, interactive ads etc.

**Multimedia Advertising**

It is also called as video advertising, like multimedia platforms, such as, YouTube, Facebook, etc.

**Social Media Marketing**

It is the form of digital marketing that utilizes social networking websites as a marketing tool. Recently lot of companies have been using social media like Twitter, Face book, Pinterest, LinkedIn, Instagram etc.

**Mobile Marketing**

It plays a major role in digital marketing. Mobile marketing platforms are SMS, MMS, Bluetooth, Mobile Internet, Applications, Barcode, and QR codes (abbreviated from Quick Response code).

**Email Marketing**

It is the low-cost channel in digital marketing. Marketers can send the information about their products to the consumers individually.

**1.1. STATEMENT OF THE PROBLEM**

In the developed technology, today's innovation becomes obsolete tomorrow. The expectation and preferences of the consumers are also changing at a speedy rate. The marketers are finding it difficult to challenge with the changing need of the customers. These changes in the expectations of the customers are due to many causes, but one of the main reasons is changing buying behaviour. Buying behaviour changes are more dominated among the youth compare with others. The buying behaviour of younger generation not only influences their individual buying behaviours, but also it influences the buying behaviours of the family. As marketers, they needs to understand the needs of the customers and produce the goods and services accordingly.

### 1.2. OBJECTIVES OF THE STUDY

1. To understand the level of awareness of digital marketing.
2. To analyse the factors influencing in preference of digital marketing in Trichy city.
3. To find out the best digital marketing channel preferred by the consumers.

### 1.3. SIGNIFICANCE OF THE STUDY

The study of the consumer preference becomes indispensable as the success or failure of the product depends upon the consumer. The present study helps to know the consumer preference of digital marketing channel users. An attempt has made by the research to know the consumer preference, awareness regarding digital marketing.

### 1.4. SCOPE OF THE STUDY

The suggestion from the study is depends on the responses given by the consumers in a specific area. This study will be helpful in getting an insight into the consumer preference.

## 2. REVIEW OF LITERATURE

Mahalaxmi and Ranjith (2016) in their study analysed the impacts of digital marketing in consumer purchase decision and to find out that the consumers are aware of digital marketing and the digital channels influence in their purchase decision. The study is carried out through survey from 100 respondents. The results of the survey are analyzed using Spearsman's Rank correlation test. The findings exposed that consumers are aware of digital marketing and they prefer to buy electronic and shopping goods through digital channels in their purchase behaviour. The study is performed in a particular and limited area and this may be considered as a limitation to judge the purchase decisions of all customers of various regions. In future, digital channels are plays an important role to increase of sales

of any company's products. So the present study made an attempt to reveals the impact of digital marketing on customer purchase decision.

Paavola, Taimo (2017) , in his thesis, analyzed what kind of digital marketing must be made by the case company in order to obtain Business-to-business (B2B) customers among digital marketing. In his thesis, he covered the following areas, like, digital marketing channels, content marketing and search engine optimization (SEM).

## 3. RESEARCH METHODOLOGY

An intensive study has been made on the consumer preference of digital marketing channels users in Trichy. The methodology adopted in study is as follows.

### 3.1. SOURCE OF DATA

To analyse the consumer preference for digital marketing both primary and secondary data were used. Primary data was collected by using the questionnaires and by the detailed discussion with the respondents. Secondary data was collected from various journals, websites, etc.

### 3.2. SAMPLING DESIGN

Random sampling method is used to collect the date regarding the consumer preference for digital marketing under this sampling design, every item of the universe has an equal change of inclusion in the sample.

### 3.3. SAMPLE SIZE

The data was collected from a sample of 100 respondents residing in the area of Trichy city.

### 3.4. ANALYSIS & INTERPRETATION OF DATA

Tabulation of data was made to analyse such data. Spearsman's Rank Correlation applied under the study.

### 3.5. LIMITATIONS OF THE STUDY

1. This study is not conducted in entire area of Trichy city.
2. This study conducted only five products due to time constrains
3. The information provided by respondents about their opinion has its own basis. Therefore, the information provided by the respondent may not reveal the truth

## 4. RESULTS, ANALYSIS AND DISCUSSION

A primary survey was conducted in Trichy from 100 respondents to find out personal detail, preference for the product, Influence for the product or tabulated and analysed by applying statistical tools like Spearsman's Rank Correlation.

**Table 4.1 Respondents personal Details in Trichy City**

| **Gender** | **No. of Respondents** | **Percentage** |
|---|---|---|
| Male | 30 | 30 |
| Female | 70 | 70 |
| **Total** | **100** | **100** |
| **Age** | **No. of Respondents** | **Percentage** |
| 20-30 | 30 | 20 |
| 31-40 | 50 | 50 |
| Above 40 | 20 | 30 |
| **Total** | **100** | **100** |
| **Marital Status** | **No. of Respondents** | **Percentage** |
| Married | 75 | 70 |
| Unmarried | 25 | 30 |
| **Total** | **100** | **100** |

**Source: Primary Data**

Table 4.1 Shows that 70% of the respondents are Female and 30% of the respondents are Males. Majority comparisons 50% of the respondents are the age group of 31-40 years, 30%

of the respondents are 20-30 years and 20% of respondents are above 40 years. 75% of the respondents are married and 25% of the respondents are unmarried.

**Table 4.2 Preference for the products**



| **Products** | **No. of Respondents** | **Percentage** |
|---|---|---|
| Home Appliances | 25 | 25 |
| Cosmetics | 5 | 5 |
| Costumes | 40 | 40 |
| Grocery Items | 20 | 20 |
| Food Items | 10 | 10 |
| **Total** | **100** | **100** |

**Source: Primary Data**

Table 4.2 shows the majority 40% of the respondents buy Costumes, 25% of the respondents buy Home Appliances, 20% of the respondents Grocery Items, 10% of the respondents Food Items, and 5% of the respondents Cosmetics.

**Table 4.3 Opinion about the Digital marketing channels**

Ranks Given by the Respondents with Respect to Influence to Digital channels

| **Digital Channels** | **Respondents views** | | | | | **Total** |
|---|---|---|---|---|---|---|
| | **R1** | **R2** | **R3** | **R4** | **R5** | |
| Multimedia | 15 | 18 | 24 | 23 | 20 | **100** |
| Social Media | 27 | 24 | 18 | 16 | 15 | **100** |
| Websites/blogs | 30 | 22 | 20 | 21 | 7 | **100** |
| E-mail | 17 | 9 | 22 | 20 | 32 | **100** |
| Others | 22 | 16 | 18 | 20 | 24 | **100** |

**Source: Primary Data**

Table 4.3 shows that out of 100 respondents, with respect to the 24 respondents given third rank purchase from Multimedia, 23 of them given fourth rank, 20 of them given fifth rank, 18 of them given second rank, 15 of them given first rank respectively.

Social media has been ranked first by 27 of them, second by 24 of them, third by 18 of them, fourth by 16 of them, fifth by 15 of them respectively.

Websites/blogs has been ranked first by 30 of them, second by 22 of them, fourth by 21 of them, third by 20 of them and fifth by 7 of them respectively.

E-mail has been ranked fifth by 32 of them, third by 22 of them, fourth by 20 of them, first by 17 of them, second by 9 of them respectively.

Others have been ranked fifth by 24 of them, first by 22 of them, fourth by 20 of them, third by 18 of them, and second by 16 of them respectively.

**Spearman's Rank Correlation**

In order to reinforce the view of the respondents Spearman's Rank Correlation is applied by Influence to Digital channels

This statistical tool helps to determine the degree of correlation. That exists between the ranks given by the respondents.

Spearman's Rank Correlation is given by the formula.

(i) when ranks are no identical

$r = 1 - [6\Sigma D^2/N(N^2 - 1)]$

where

R = Rank coefficient of correlation

D = Difference or rank between paired items in two series

N = Number of items

From the Table

R1 = ranks given for Multimedia

R2 = social media

R3 = Websites/blogs

R4 = E- mail

R5 = Others

**Calculation of Spearman's Rank Correlation**

| **Multimedia** | **R1** | **Social media** | **R2** | **Websites/blogs** | **R3** | **E-mail** | **R4** | **Others** | **R5** |
|---|---|---|---|---|---|---|---|---|---|
| 15 | 5 | 27 | 1 | 30 | 1 | 17 | 4 | 22 | 2 |
| 18 | 4 | 24 | 2 | 22 | 2 | 9 | 5 | 16 | 5 |
| 24 | 1 | 18 | 3 | 20 | 4 | 22 | 2 | 18 | 4 |
| 23 | 2 | 16 | 4 | 21 | 3 | 20 | 3 | 20 | 3 |
| 20 | 3 | 15 | 5 | 7 | 5 | 32 | 1 | 24 | 1 |
| **100** | | **100** | | **100** | | **100** | | **100** | |

| **(R1 – R2)$^2$ (D1)$^2$** | **(R2 – R3)$^2$ (D2)$^2$** | **(R3 – R4)$^2$ (D3)$^2$** | **(R4 – R5)$^2$ (D4)$^2$** | **(R5 – R1)$^2$ (D5)$^2$** |
|---|---|---|---|---|
| 16 | 0 | 9 | 4 | 9 |
| 4 | 0 | 9 | 0 | 1 |
| 4 | 1 | 4 | 4 | 9 |
| 4 | 1 | 0 | 0 | 1 |
| 4 | 0 | 16 | 0 | 4 |
| **32** | **2** | **38** | **8** | **24** |

$$r = (R1 - R2) = 1 - \frac{6(32)}{100(100^2 - 1)} = 0.99$$

$$r = (R2 - R3) = 1 - \frac{6(2)}{100(100^2 - 1)} = 0.99$$

$$r = (R3 - R4) = 1 - \frac{6(38)}{100(100^2 - 1)} = 0.99$$

$$r = (R4 - R5) = 1 - \frac{6(8)}{100(100^2 - 1)} = 0.99$$

$$r = (R5 - R1) = 1 - \frac{6(24)}{100(100^2 - 1)} = 0.99$$

There is a complete agreement in the order of the ranks given by the respondents. The ranks are in the same direction & the correlation is highly positive**.**

**FINDINGS**

1. Majority of 70% of the respondents are females.

2. On considering the age group of the respondents for study, majority 50% of the respondents are in the age group of 31-40 years

3. A majority of 75% of respondents were married.

4. Majority of 40% of the respondents purchase Costumes.

5. Spearman's Rank Correlation applied revealed the following certain important channels that influence consumer preference of digital marketing like Multimedia, Social media, 54 Websites/blogs, E-mail, Others. The ranks are in the same direction and the correlation is highly positive.

## 5. SUGGESTIONS

- The researcher has recommended to the digital marketing to increase the awareness among the customers for effective and genuine advertisement must be made.
- Less expensive, at the same time effective advertisement through suitable channel may help to reduce the cost burden of the producer.

## 6. CONCLUSION

This study is concerned with analysis of consumer preference of digital marketing**.** The digital media protects various customers rights like to choose best quality product at lesser price, to improve the quality of life, to redresses his grievances, to get information about product, to raise voice against unfair trade practices and right to get after sale service. Marketers have to design unique pricing strategy in order to attract more customers. They should come up with the strategies which makes customer buying experience rich and they would like to visit again.

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# CONSUMER PERCEPTION TOWARDS APPLE PRODUCTS WITH REFERENCE TO TIRUCHIRAPPALLI DISTRICT



**Dr. M. SHAHID AHMED**

Assistant Professor, PG & Research Department of Commerce,
Jamal Mohamed College (Autonomous),
(Affiliated to Bharathidasan University, Tiruchirappalli, Tamilnadu, India.)

## ABSTRACT

Consumers often buy products not because of their attributes per se but rather because of the ultimate benefits that these attributes provide, in turn leading to the satisfaction of ultimate values. And Apple is a type of company which understand their customers & future aspects of innovation in a way that no other companies do. That's the reason that apple is at No. 1 place in Top 50 Most innovative companies. This article endeavours to recognize the consumer perception towards the Apple products and what is Apple's ideology. In this article the researcher has listed down 12 variables which affect the consumer behaviour most while purchasing Apple products. The researcher took 50 sample sizes to make this paper and this study is being done in Tiruchirappalli District. To prepare the factors, I have used Factor analysis test.

**Keywords:** Apple products, Factor affecting consumer perception,

## Introduction

Apple Inc belongs to the technology industry, which is the most valuable and growing industry in global market. The technology industry has two major sectors: hardware and software. On one hand, Dell, Lenovo, Samsung, Intel, Sony, and Xiaomi are the representatives of the hardware. Their business includes the personal computer, mobile phone, tablet, music player, and other electronic devices. On the other hand, IBM, Microsoft, and Android are participating in the software sector. Besides, some other companies like Apple Inc and Google are playing the important role in the both sectors. In the technology industry, every large successful company has some similar strategies in quality, price, innovation, globalization, and consumer spending area. By the development of the science, an increasing number of companies invest in the technology industry. And the competition is becoming fiercer between the companies in the maturity markets and emerging markets. Apple Inc was created by Steve Jobs and Steve Wozniak in 1976. At the beginning, Apple Inc only produced easy-to-use computer to the PC market. Due to the special designing and revolutionary concepts, Apple Inc became the industry leader since 1980. At the same year, Apple Inc launched a successful IPO. Nowadays, Apple Inc is the

most valuable company in the history of the world. Apple Inc created a lot of revolutionary products like Macintosh, iPod, iPhone, iPad, and Apple watch. This company also brought some great applications and system, like iOS and Apple Pay to consumers as well. In the future, Apple Inc is going to challenge the unfamiliar industries such as car and cable. After the death of founder Jobs, Apple Inc is trying to creating the new legendary stories under the lead of new CEO Tim Cook.

**Apple's Corporate Mission Statement**

Apple Inc.'s corporate mission has changed over time. The company considers the changing business landscape, which influences the possibilities of what the business can do. The company recognizes the changing market and industry environment. Apple's current mission statement is as follows:

"Apple designs Macs, the best personal computers in the world, along with OS X, life, iWork and professional software. Apple leads the digital music revolution with its iPods and iTunes online store. Apple has reinvented the mobile phone with its revolutionary iPhone and App store, and is defining the future of mobile media and computing devices with iPad."

**Apple's Corporate Vision Statement**

Apple Inc.'s corporate vision influences strategic management in terms of the decisions that the company's managers make to reach a future of leadership in the various industries where the business operates. Apple introduced a new vision statement under the leadership of Tim Cook, who stated the following:

"We believe that we are on the face of the earth to make great products and that's not changing. We are constantly focusing on innovating. We believe in the simple not the complex. We believe that we need to own and control the primary technologies behind the products that we make, and participate only in markets where we can make a significant contribution. We believe in saying no to thousands of projects, so that we can really focus on the few that are truly important and meaningful to us. We believe in deep collaboration and cross-pollination of our groups, which allow us to innovate in a way that others cannot. And frankly, we don't settle for anything less than excellence in every group in the company, and we have the self-honesty to admit when we're wrong and the courage to change. And I think regardless of who is in what job those values are so embedded in this company that Apple will do extremely well."

**Apple Products**

Listing down all the Apple products is a very difficult task, but here are the few, major ones:

- ❖ iPhone, Air Pods
- ❖ Mac including iMac, Mac Pro, MacBook Air, MacBook Pro, Mac mini.
- ❖ iPod - touch, nano, shuffle, classic.
- ❖ iPad
- ❖ Apple Watch
- ❖ Apple TV

And a huge number of software's, mostly for the Mac OSX and iOS, including keynote, pages, numbers, iMovie, iPhoto, iTunes, Logic Pro, etc.

**Innovation and Apple's Ideology**

Apple's ideology is to make a product which gives people the ability to do things that they couldn't do before. Take iPhone X, The portrait portrait-lighting feature. This is something that you had to be a professional photographer with a certain setup to do in the past. But with iPhone X, it has become so easy to do a professional photography. And an iPhone X does more than just take pictures. There are so many parts. With ARKit, we created something that essentially took the heavy lifting with [augmented reality] and put it in the operating system, which empowers thousands of developers eventually to be able to build AR into their apps. Some will be very profound, life changing. There is no doubt about that in my mind.

Apple had implemented something in iOS 11 where it detects if you're in a car and will shut off your messages and notifications. That isn't us playing Big Brother. That's apple giving us a tool to help us do the right thing. You can override it; you may be a passenger instead of the driver, and that's okay. But apple would like to try as many of those as possible so that they can help people do the right thing. Apple inc. is a group of people who are trying to change the world for the better.

Apple CEO Time cook said in the Bloomberg that, "We run a very different company. We're just not making products to sell. That doesn't get me up in the morning. I get up in the morning like many of our people to Change Things. We are not like other companies where the objective is to become a 40-billion-dollar company. But employees don't get excited about that. This isn't something you wake up every morning But Changing the World. These are the things that people work for. This pushes people to go on extra mile and to create something different."

For us, technology is a background thing. We don't want people to have to focus on bits and bytes and feeds and speeds. We don't want people to have to go to multiple [systems] or live with a device that's not integrated. We do the hardware and the software, and some of the key services as well, to provide a whole system. We do that in such a way that we infuse humanity into it. We take our values very seriously, and we want to make sure all of our products reflect those values. There are things like making sure that we're running our [U.S.] operations on 100% renewable energy, because we don't want to leave the earth worse than we found it. We make sure that we treat well all the people who are in our supply chain. We have incredible diversity, not as good as we want, but great diversity, and it's that diversity that yields products like this."

What makes them unique?

The OS and hardware built together, marrying them perfectly, making them a breeze to use. E.g. Though the iPhone runs only a dual core processor, its performance is comparable to an octa core in a similar android phone.

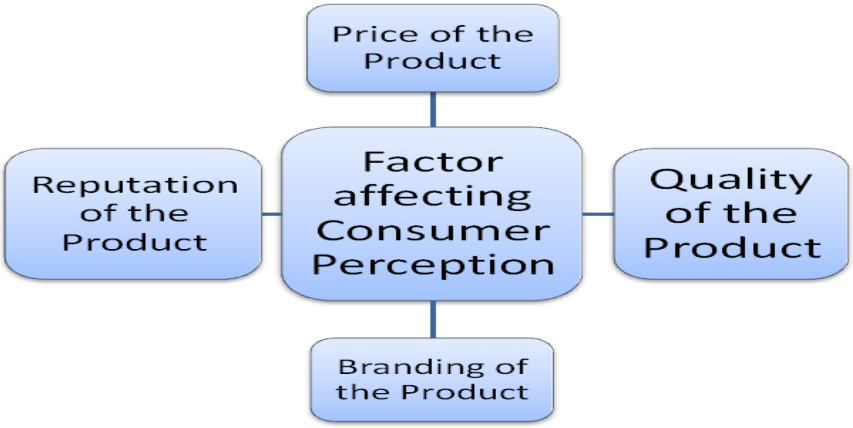
The ecosystem, the key to Apple's success. With features like Continuity, Handoff, AirDrop, AirPlay, AirPrint, Apple aims to attract people to buy products to create an ecosystem of devices. And obviously, you will now start to use SMS on your Mac!

Design and build quality. Apple uses precision tools and advanced, lightweight materials in the construction of their devices. It gives the owner a reputation that's worth all the money you've spent. And yeah, no plastic. The after service. Though most Apple products barely need service, Apple has an amazing system for service. Apple store genius bars, for example, an excellent way to explain this. And if you don't have apple stores around, you can always call them up. Plus, they have a huge support portal where other Apple users can answer all your questions.

**Consumer Perception**

Customer perception refers to the process by which a customer selects, organizes, and interprets information/stimuli inputs to create a meaningful picture of the brand or the product. It is a three-stage process that translates raw stimuli into meaningful information. Each individual interprets the meaning of stimulus in a manner consistent with his/her own unique biases, needs and expectations.

**Factor affecting Consumer Perception**




**Price –** customers have a high probability of favouring a product or service that is economically priced

**Quality –** if the product completely satisfies a customer, then it enhances his/her perception towards it.

**Packaging and branding –** these significantly affect customer perceptions depending on how the product is presented during purchasing. Attractiveness and display quality increases perceptions.

**Reputation –** reputation of products develops over time and depends on the experience with the product and intensive marketing campaigns that raise the status and brand identity. This determines customer's product perceptions.

**Literature Review**

It is worth noting that consumer buying behaviour is studied as a part of the marketing and its main objective it to learn the way how the individuals, groups or organizations choose, buy use and dispose the goods and the factors such as their previous experience, taste, price and branding on which the consumers base their purchasing decisions (Kotler and Keller, 2012).

Lee (2005) carried out study to learn the five stages of consumer decision making process in the example of China. The researcher focuses on the facts that affect the consumer decision making process on purchasing imported health food products, in particular demographic effects such as gender, education, income and marital status. The author employed questionnaire method in order to reach the objectives of the research. Analysis of five stages of consumer decision making process indicate that impact of family members on the

consumer decision making process of purchasing imported health food products was significant.

Lakshmi and Akhila (2009) this research paper is based on a survey in a direct selling organization. It envisages the need to study the factors that influence the quality of work life of employees in the Company. The primary data was collected from the salesmen of this organization, using a questionnaire. Non-probability convenience sampling technique was adopted to select the respondents. The study reveals a number of factors which influenced the quality of work life, which could form the vital inputs for retention strategies. The findings reveal that sales force face some challenges, including the need to convince the customer, inadequate time to spend with the family, not supported to meet the targeted customer visits and lack of customized training.



**Research Methodology**

**Research Objective**

To study the Factors affecting the consumer perception towards the apple products.

**Research Design**

This study involves descriptive research design as my project is questionnaire based. Descriptive research includes survey and fact- finding enquiries kinds. The major purpose of descriptive research is description of the state of affairs, as it exists at present.

**Sample Design**

**Sampling Techniques**

The sampling technique used is the Non-probability random sampling method and judgmental sampling.

**Sample Size**

For this study the Sample Size are 50 respondents and they are students and faculty members from different colleges in Tiruchirappalli district.

**Sources of Data**

The research may be based on primary or secondary data or on both. In this report the researcher have used the information gathered through secondary data and primary data. Primary data collect from the questionnaire and secondary data collect from the website, Journal and books.

**Data Analysis & Interpretation**

The data had been processed and analyzed by tabulation interpretation so that findings can be communicated and can be easily understood. The findings were presented in

the best possible way. Tables and graphs had been used for illustration of findings of the research.



**Table No. 1 Demographic Data Analysis**

| Category | Variables | No. of Respondents | % |
|---|---|---|---|
| Age | Below 20 Years | 04 | 08 |
| | 20 to 30 Years | 37 | 74 |
| | 30 to 40 Years | 05 | 10 |
| | Above 40 Years | 04 | 08 |
| Gender | Male | 40 | 80 |
| | Female | 10 | 20 |
| Occupation | Students | 32 | 64 |
| | Employee | 08 | 16 |
| | Business Man | 07 | 14 |
| | Other | 03 | 06 |
| Educational Qualification | Graduation | 36 | 72 |
| | Post- Graduation | 13 | 26 |
| | Doctorate | 01 | 02 |

***Source: Primary data***

The above table shows that 8% of respondent's age is Below 20, 74% of respondents are of 20-30 years, and 10% of 30-40 years and 8% of respondents are above 40 years. It also reveals that 80% of respondents are Male and 20 % are Female.64% of respondents are Students, 16 % Employees, 14% Businessmen and 6% other. Education level of 72% of respondents is Graduate, 26% are Post Graduates and 2% are Doctorates.

**Factor affecting the Consumer Perception while Purchasing the Apple Products**

The main purpose behind this question was to know the perception of the consumer regarding various variables which effect the decision of consumer while purchasing the Apple's Product.

**Analysis:-**

For the analysis and interpretation of this question I have use the techniques of factor analysis. This technique has been particular used as the purpose of the study is to extract the minimum number of factor that will explain the maximum amount of variance in the collect date. A sample of 50 respondents was used. The sampling method used was basically convenience sampling. The respondents were asked to express their degree of perception regarding the following statements, on a 5-point scale. (1=Highly Disagree, 5= Highly Agree).

**Variables:-**

V1:- Apple product is status symbol product

V2:- Apple launches every year new products with great Innovation & Creativity

V3:- Apple's all products provide good features & quality to customers

V4:- Operating systems of the Apple products are easy to use

V5:- Apple Products are Durable

V6:- Apple products are easily available in Tiruchirappalli City outlets

V7:- Apple products have good resale value in the market

V8:- Apple has good After Sale service

V9:- Apple products are eye catchy

V10:- Apple has good data security in their product

V11:- Apple products are easily affordable

V12:- Apple Produce a High Performing Product

KMO (Kaiser-Mayer-Olkin) is a measure of sampling adequacy. A value of KMO close to 1 indicates pattern of correlation are relatively compact and so factor analysis should yield distinct reliable factor. The KMO statics value various between 0 to 1. Kaiser (1947) recommends accepting value greater than 0.5 is acceptable. So as in this test here the value is .814 it means the variable which has been collected are sufficient and adequate.

**Table No. 2**

| KMO and Bartlett's Test | | |
|---|---|---|
| Kaiser-Meyer-Olkin Measure of Sampling Adequacy. | | .714 |
| Bartlett's Test of Sphericity | Approx. Chi-Square | 339.638 |
| | Df | 64 |
| | Sig. | .000 |

The following hypotheses have been proposed

**Null hypothesis ($H_0$):-** Variable does not affect the perception of Consumer.

Alternative **Hypothesis ($H_1$):-** Variable affects the perception of Consumer.

BARTLETT'S Test measure tests the null hypothesis that the original correlation matrix is an identity matrix. The large value of Bartlett's tests of sphericity at 339.638 favors the rejection of null hypothesis and it automatically leads to acceptance of alternative hypothesis. Hence, factor analysis is appropriate technique in the case.

**Table No. 3**

| Communalities | | |
|---|---|---|
| | **Initial** | **Extraction** |
| Apple product is status symbol product | 1.000 | .354 |
| Apple launches every year new products with great Innovation & Creativity | 1.000 | .511 |
| Apple's all products provide good features & quality to customers | 1.000 | .693 |
| Operating system of the Apple products are easy to use | 1.000 | .540 |
| Apple Products are Durable | 1.000 | .625 |
| Apple products are easily available in Tiruchirappalli District outlets | 1.000 | .617 |
| Apple products have good resale value in the market | 1.000 | .642 |
| Apple have good After Sale service | 1.000 | .645 |
| Apple products are eye catchy | 1.000 | .673 |
| Apple have good data security in their product | 1.000 | .705 |
| Apple products are easily affordable | 1.000 | .725 |
| Apple Produce a High Performing Product | 1.000 | .744 |
| Extraction Method: Principal Component Analysis. | | |

Communalities - This is the proportion of each variable's variance that can be explained by the factors. Initial communalities are estimates of the variance in each variable accounted for by all components or factors. Extraction communalities are estimates of the variance in each variable accounted for by the factors (or components) in the factor solution. Small values (bold) indicate variables that do not fit well with the factor solution, and should possibly be dropped from the analysis.

**Analysis and interpretation:**

The rotated component matrix indicates that variables V3, V4, V7, V10, and V12 are associated closely with factor 1. Variables V5 and V11 are associated with factor 2. Variable V2, V6, and V8 are associated with factor 3. And V1, V9 are associated with factor 4.

Naming of the factors: on the basis of my findings, the four factors are named as

Factor1:- Apple Product is a high quality product with good resale value.

Factor2:- Apple products are easily affordable with good durability.

Factor3:- Apple has inventive products with good after sale service in Tiruchirappalli

District.

Factor4:- Apple products are very striking.

**Table No. 4**

| Component Matrix[a] | | | | |
|---|---|---|---|---|
| | **Component** | | | |
| | **1** | **2** | **3** | **4** |
| Apple product is status symbol product | .138 | -.152 | -.126 | .544 |
| Apple launches every year new products with great Innovation & Creativity | .551 | -.028 | .363 | .275 |
| Apple's all products provide good features & quality to customers | .831 | .042 | .016 | .028 |
| Operating system of the Apple products are easy to use | .671 | -.067 | .086 | .278 |
| Apple Products are Durable | .086 | .629 | -.081 | -.464 |
| Apple products are easily available in Tiruchirappalli District outlets | .488 | -.170 | .533 | .256 |
| Apple products have good resale value in the market | .631 | -.104 | .084 | -.474 |
| Apple have good After Sale service | .154 | -.093 | .667 | -.410 |
| Apple products are eye catchy | .337 | -.674 | -.207 | .250 |
| Apple have good data security in their product | .498 | .074 | -.618 | .263 |
| Apple products are easily affordable | .276 | .744 | .195 | .241 |
| Apple Produce a High Performing Product | .707 | .353 | -.345 | .031 |
| Extraction Method: Principal Component Analysis. | | | | |
| a. 4 components extracted. | | | | |

The variables are divided into four major factors as follows

**Table No. 5**

| **Factor Label (% Variance Explained)** | **Statements** | **Factor Loading** |
|---|---|---|
| 1. Apple Product is ahigh qualityproduct with good resale value. (47.23%) | V3. Apple's all products provide good features & quality to customers | .831 |
| | V4. Operating system of the Apple products are easy to use | .671 |
| | V7. Apple products have good resale value in the market | .631 |
| | V10. Apple have good data security in their product | .498 |
| | V12. Apple Produce a High Performing Product | .707 |
| 2. Apple products are easily affordable with good durability. (19.43%) | V5. Apple Products are Durable | .629 |
| | V11. Apple products are easily affordable | .744 |

| | | |
|---|---|---|
| 3.Apple has inventive products with good after sale service in Tiruchirappalli District. (22.12%) | V2. Apple launches every year new products with great Innovation & Creativity<br>V6. Apple products are easily available in Tiruchirappalli District outlets<br>V8. Apple have good After Sale service | .363<br>.533<br>.667 |
| 4. Apple products are very striking (11.20%) | V1. Apple product is status symbol product<br>V9. Apple products are eye catchy | .544<br>.250 |

**Analysis and Interpretation: -**

In the above table I give a name to each factor these four factors shows the entire twelve variables and their factor loading. In first factor the percentage of loading is 47.23 and second factor loading is 19.43 and their factor loading is 22.12 and the last factor loading is 11.20.

**Conclusion**

In this modern era, Apple is at number 1st place in World's most Innovative companies. Apple is type of company who always bring something new to the table rather than just following his competitors. When it comes to marketing strategy, Apple is very strong in creating it for their products very effectively. Apple understands their customer and knows what they really want. Consumer buying behavior was never simple, yet understanding it is an essential task of marketing management and the one, who is able to do it successfully, comes out as the winner. That's why they are so able to sell their highly expensive products easily in this modern-day market.

The above study shows that the apple made very high-quality products with good resale value. Apple products are easily affordable with good durability. The life span of apple products is longer than any other company's products. Being such a creative and innovative company, it also provides remarkable after sale service. If the defect arises in an apple product, it changes the whole product and provides you a new one. This is the type of after sale service consumer want from companies and apple is providing it to them. Moreover, apple is mostly preferred by youth because apple products allow them to do something creative and it is also enriching their lives.

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# IMPACT OF TELEVISION ADVERTISMENT ON CONSUMER'S BUYING BEHAVIOUR : A STUDY ON THE PRODUCTS OF HUL IN TIRUCHIRAPPALLI CITY

**Lt. Dr. K.VIJAYAKUMAR**
Assistant Professor & Research Advisor
Jamal Mohammed College (Autonomous), Trichy – 20
(Affiliated to Bharathidasan University, Trichy, Tamilnadu, India.)
drkvk79@gmail.com 9942169888

**Ms. K.HARIPRIYA**
M.Phil. (FT) Research Scholar (20MPFT216)
PG & Research Department of Commerce
Jamal Mohammed College (Autonomous), Trichy- 20
(Affiliated to Bharathidasan University, Trichy, Tamilnadu, India.)

## ABSTRACT

Advertisement has the prominent place among the techniques of mass education persuasion on the public. Without advertisement, no product can reach all the people easily. The manufacturers are spending huge money for advertisement for creating publicity to their products. Mostly all channels are telecasting advertisements in between the programmes. Variety of advertisements appears every second on the television. But all advertisements are not attracting the viewers and all viewers do not understand the theme of the advertisement. If any advertisement does not reach the viewers, the total money spent for that advertisement becomes a waste. The benefit from the television advertisements can be measured through the impact of the advertisements. Impact of television advertisements means how far it creates changes in the buying decision of the viewers. Buying behaviour refers to the acts of consumers in obtaining and using goods and services and decision process that determine these acts. Against this background, this paper focuses on impact of television advertisements on buying behaviour of viewers.

**Keywords:** *Television Advertisement – Consumer Behaviour – Impact - HUL*

## INTRODUCTION

Marketing starts with human needs and wants. People need food, air, water, clothing and shelter to survive. Beyond this, people have a strong desire for recreation, education and other services. They have strong preferences for particular versions and brands of basic goods and services.

It is important to distinguish among needs, wants and demands. A human need is a state of deprivation of some basic satisfaction. People require food, clothing, shelter, safety, belonging and esteem. These needs are not created by the society or by marketers. They exist in the very texture of human biology and the human condition. Wants are desires for specific satisfiers of needs. Human wants are continually shaped and reshaped by social forces and institutions, including schools, families and business corporations.

Now days, Majority of the business concerns are using the television media to advertise their goods and services. Advertising communicates information about ideas, goods and services. Because of the domination of television media, this can be used to bring the messages directly to the people. Television channels are also earning huge income by telecasting the commercial advertisements. Television advertisement helps to boost the market, because advertisements through the television channels are more attractive than others. Business concerns are spending more money for advertisements and which is growing day by day like a newborn baby. If the advertisement has no impact, the total money spent becomes waste. In this context, this study has been conducted on the impact of the HUL's TV advertisements on the consumer's buying behaviour.

**VIEWERS AND ADVERTISEMENT**

In respect of the viewers of the advertisements, the matter of concern now is that, how far does it influence them and how should it influence them in the right direction. Viewers of advertisement, who are the mass, have got their own outlook and their own way of understanding.

In general, the viewers are observing the advertisements in the different ways particularly, it can be stated that the attraction towards advertisement, getting superficial knowledge about the content, getting in-depth knowledge by going through the advertisement, getting influenced towards the content of the advertisement, inducement to buy the product / service mentioned in it, buying and using the product / service, realisation of the utility of the product / service and realising the utility of the advertisement.

Up to this level the viewers of the advertisement, build up faith and confidence on the product, manufacturer, the advertising media and the advertiser. The relationship between the producer and the consumer is purely built up on this faith and confidence only. The advertisements help to build up this relationship at the beginning itself. The customers are to depend on this advertisement only, till he gets the product.

**IMPACT OF THE ADVERTISEMENT**

Apart from general advantages, the advertisements are influencing the society in so many ways. The impact is both Positive and Negative.

**Positive Impact of Advertisement on Society**

Advertisement has a strong impact on society. It can be said that advertisement is a social a process. Every day people come across a number of advertisements seeking to influence the buying decisions of people. People are exposed hundreds of advertisements

through the daily newspapers of national status, widely popular magazines, radio commercials, and several advertisement slides in cinemas, besides a large number of advertising commercials on the television.

Advertisement equips the consumer with the facts he needs to make an intelligent choice. It impels consumers to aspire for a better standard of living. It tells the consumer where he can obtain the goods he requires and when goods are available. People can say that it is a kind of social service. It has the educative value. Advertisement is also equally important for manufacturers and retailers. Today advertisement is enabling in launching new products and new technologies. It has been accepted that advertisement as an essential input in the industrialization and development of our society.

**Negative Impact of Advertisement on Society**

Advertising escalates the prices of goods. The advertiser spends a huge sum to promote the sales of his products. In this way, the cost of advertisement is borne by the consumer. Sometimes advertising is misleading the society. Many claim that the advertiser's messages are unbelievable. In this regard, people can cite number of advertisements. For instance, it is rare to find a baby which stops crying on receiving a spoonful of a particular brand of gripe water. This type of advertisements definitely has psychological impact on the consumers. Psychological and emotional appeals are cleverly used to mislead the public.

Advertisement creates bad culture in the society. Recently, consumers have strongly objected to the way their body is exploited to promote products. These types of advertisements spoil the culture of the country. Indian culture is far different from the western culture. Advertisement tends to develop monopolies. It creates a brand image. The brand image is like a protective wall around the product. It is difficult for other brands to penetrate to its wall. It is difficult to compete with established brands which have distinct images. This image has been created by heavy advertising over a period of time. Advertisement has given a tremendous coverage to established market leaders, enabling them to almost monopolies the market. For example, how difficult it is to enter the market against Colgate tooth paste or against the Unilever. Advertisement transfers business from one corner to another corner. In a poor country, advertising amounts to waste of national resources.

**STATEMENT OF PROBLEM**

Advertising is a mass communication tool primarily used by the manufacturers either to create awareness about a product or service to increase the market share. In the

present scenario, role played by people in society is not measurable. Hence, it is felt that advertisement will do a lot in day-to-day decision-making power of consumers. Sometimes such influence may create either favorable or unfavorable situation in their family. In the study area also, the selected sample respondents are playing a vital role in various domestic decisions. But at the same time, the role played by television advertisements in their decision making is notable one. This study is an attempt to find answer for the following question:

1. To what extent the television advertisements influence the viewers on their purchase decision?

**REVIEW OF LITERATURE**

In any social study like this, it is necessary to review the available previous studies and literature to frame objectives, hypotheses and methodology. By considering this, the following are brief details relating to the present study.

**Anand Sen Guptha (2015)** published a paper on Ethics in Advertising is Passe and concluded that the advertisement should conform to laws and should not resort to immorality and indecency. Advertisers should fulfill their obligations towards the society. The success of advertising and products depends on public confidence and no practice should be permitted to impair this.

**Hundal, B. S. and Sandeep Soni (2016)** conducted a study on "Sex portrayal in advertisement" to measure the reason of portrayal of sex in advertisement. A sample of 150 respondents has been taken. It was found that the 57 per cent of the respondents have opinion that vulgarity is found in few advertisements. They suggested that the advertisers should make advertisements after considering the value of that society.

**Panchanatham, C. (2018)** conducted a study on "Beyond creating awareness – Advertising to solve consumers' problems" with the objective of knowing the opinion of consumers about advertisements in television media on the effects of viewing advertisements. He suggested that the information of advertisements should communicate to the buyer how the product or service will satisfy a need or solve a problem.

**Shukla, A.V. (2019)** has conducted a study on "Effect of television commercials on children – A study" with the objective of studying the influence of television advertisements on children. He found that the advertisements have deep and lasting impact on fertile minds of children and also found that the purchase decision of the children and their parents is definitely impacted by advertisements.

The above discussions reveal that though many studies have been made on different aspects of advertisements and its impact, no attempts were made to examine the impact of television advertisements on buying behaviour of viewers of Tiruchirappalli City. Hence, the present study is an attempt to fill the gap found in the reviews.



## OBJECTIVES OF THE STUDY

- To evaluate the impact of the television advertisement of HUL products over the purchasing decision of viewers.

## SAMPLE DESIGN AND METHODOLOGY

The present study is conducted in Tiruchirappalli City. It is an empirical study based on the primary data. A well-structured and pre-tested interview schedule was used to collect the data. The required primary data for the present study were collected from the sample respondents during the year 2020. For the purpose of the study, a household was considered as a sampling unit and Non-Probability Convenience Sampling method was adopted to select the sampling items. The sample chosen consisted of 120 households, representing different occupational status - students, housewives, employees and professionals. 30 sample respondents were selected from each category. The collected primary data were fed in SPSS (statistical package for social science). From which, all required sub-tables were prepared. For statistical analysis tools like percentage, average, standard deviation, and Chi-Square test, efficient of contingency were used. Further, weighted score method has been used.

## ANALYSIS AND INTERPRETATION OF DATA

Television advertisements are more attractive than other advertisements. To measure the impact of television advertisement, the sample respondents have been asked to name of the brand induced to purchase. All the television advertisements are not reaching the viewers and all reached advertisements are not influencing the viewers to buy the brand. In this context, the respondents mentioned some product advertisements which have been considered at the time of purchase. Table 1.1 shows the distribution of the sample respondents who were induced to buy and not induced to buy the product due to television advertisements.

**TABLE 1.1 Distribution of Sample Respondents according to Induction by the Television Advertisements**

| Advertisement Impact | No. of Respondents | Percentage |
|---|---|---|

| | | |
|---|---|---|
| Induced | 108 | 90 |
| Not Induced | 12 | 10 |
| **Total** | 120 | 100 |



The Table 1.1 is indicates that majority (90%) of the sample respondents are induced to buy the products due to television advertisements. The television advertisements are not considered by 12 (10%) sample respondents at the time of purchase.

**ANALYSING THE DETAILS OF PRODUCT REMEMBERED BY THE RESPONDENTS WHILE MAKING PURCHASE DECISION**

All product advertisements are not influencing the consumers but some of them are playing a dominant role in actual purchase. Table 1.2 shows the list of advertisements reminded while making purchase decision.

**TABLE 1.2Products which induced the Respondents to buy while making Purchase Decision**

**(**N = 108)

| S.No | Product | No. of Respondents | Percentage |
|---|---|---|---|
| 1 | Hamam | 32 | 29.6 |
| 2 | Lifebuoy | 17 | 15.7 |
| 3 | Surf Excel | 6 | 5.6 |
| 4 | VIM Altra | 5 | 4.6 |
| 5 | Fair & Lovely Face cream | 5 | 4.6 |
| 6 | BRU | 5 | 4.6 |
| 7 | Pears Toilet soap | 5 | 4.6 |
| 8 | RIN detergent soap | 4 | 3.7 |
| 9 | Clinic All Clear | 4 | 3.7 |
| 10 | Close UP | 4 | 3.7 |
| 11 | Ponds Talcum Powder | 4 | 3.7 |
| 12 | Dove Toilet soap | 4 | 3.7 |
| 13 | Sun Silk Shampoo | 4 | 3.7 |
| 14 | Pepsodent | 3 | 2.8 |
| 15 | LUX Toilet soap | 3 | 2.8 |
| 16 | Crystal Salt | 1 | 0.9 |
| 17 | Wheel Active Bar | 1 | 0.9 |
| 18 | Huggies Nappy Pad | 1 | 0.9 |
| | **Total** | 108 | 100 |

As per the Table 1.2, exhibited many products which induced the respondents to buy the products through its advertisement are exhibited of all, Hamam induced more respondents than other products. Secondly Lifebuoy has induced (17 respondents out of 108) to buy through their effective advertisement. It can be concluded that there is an impact of television advertisements on viewers by inducing them to buy the product.

**MEASUREMENT OF ACTUAL PURCHASE OUT OF TELEVISION ADVERTISEMENTS WHICH INDUCED TO BUY**

Apart from finding the impact of television advertisements while making purchase, it is felt that the analysis of the actual purchase of any product would be necessary. Hence, an attempt has been made in the present study relating to this. Details are depicted in the Table 1.3

**TABLE 1.3istribution of Sample Respondents on the Basis of Actual Purchase (**N = 108)

| Level of Influence | No. of Respondents | Percentage |
|---|---|---|
| Purchased | 104 | 96.3 |
| Not Purchased | 4 | 3.7 |
| **Total** | 108 | 100 |

The Table 1.3 shows that majority (96.30%) of the sample respondents have purchased the products which have induced to buy through the effectiveness of Television advertisement.

**OPINION ABOUT LEVEL OF SATISFACTION OF THE SAMPLE RESPONDENTS WHO PURCHASED THE GOODS BY BELIEVING TELEVISION ADVERTISEMENTS**

A manufacturer can be a market leader for long time only when he retains his customers. After purchase, the buyer should be satisfied. Otherwise, the seller will loose the market position. An attempt has been made to analyse their level of satisfaction after purchasing the remembered product. The details relating to their level of satisfaction after purchase have been shown in Table 1.4.

**TABLE 1.4 Distribution of Sample Respondents according to their Satisfaction on Purchased Products** (N=104)

| level of Satisfaction | No. of Respondents | Percentage |
|---|---|---|
| Satisfied | 89 | 85.58 |
| Not Satisfied | 15 | 14.42 |
| **Total** | 104 | 100 |

From the Table 1.4, it can be inferred that out of 104 sample respondents, majority (85.58%) of the sample respondents are satisfied. The sample respondents who are dissatisfied have been asked to mention the reason for dissatisfaction.

**TABLE 1.5 Distribution of Sample Respondents according to their Dissatisfaction**

| Reason for Dissatisfaction | No. of Respondents | Percentage |
|---|---|---|
| Different from advertisement | 6 | 40 |
| Comparatively less quality than rival products | 9 | 60 |
| **Total** | 15 | 100 |

Majority of the dissatisfied sample respondents felt that purchased products are comparatively less quality than rival products and some of them found the purchased products are not same in the quality mentioned in the advertisement.



**TABLE 1.6 Distribution of Sample Respondents according to their Influence Over others to make them Buy**

| Level of Impact | No. of Respondents | Percentage |
|---|---|---|
| Forced | 35 | 29.2 |
| Not Forced | 85 | 70.8 |
| **Total** | 120 | 100 |

Table 1.6 shows that 35(29.2%) of the sample respondents forced their friends and family members to buy the products and 85(70.8%) respondents not forced others to buy any product.

**TABLE 1.7 Distribution of Sample Respondents according to the Products they forced others to Buy**

| Product Name | No. of Respondents | Percentage |
|---|---|---|
| Lifebuoy | 9 | 25.7 |
| VIM Altra | 4 | 11.4 |
| Hamam | 4 | 11.4 |
| Ponds Talcum Powder | 4 | 11.4 |
| Close up | 3 | 8.6 |
| Fair & Lovely Face Cream | 2 | 5.7 |
| Clinic All Clear | 2 | 5.7 |
| Crystal Salt | 1 | 2.9 |
| BRU | 1 | 2.9 |
| Surf Excel | 1 | 2.9 |
| Pepsodent | 1 | 2.9 |
| Wheel Active Bar | 1 | 2.9 |
| Pears Toilet Soap | 1 | 2.9 |
| LUX Toilet Soap | 1 | 2.9 |
| **Total** | 35 | 100 |

According to the table 1.7, it is obvious that 9 (25.7%) sample respondents forced others to buy Lifebuoy toilet soap and 4 (11.4%) respondents Vim Altra, Hamam and Ponds Talcum Powder.

## SUMMARY OF FINDINGS

### Impact Level

It was found that majority (90 %) of the sample respondents are induced to buy the products due to television advertisements. The television advertisements are not considered by 12 (10%) sample respondents at the time of purchase. Hamam induced more respondents

than other products. Secondly Lifebouy has induced (17 respondents out of 108) to buy through their effective advertisement.. It can be concluded that there is an impact of television advertisements on viewers by inducing to buy the product.

**Actual Purchase**

It was ascertained that majority (96.30%) of the sample respondents have purchased the products which are induced to buy through the effectiveness of Television advertisement.

**Satisfaction Level on Purchase**

It was found that out of 104 sample respondents, majority (85.58%) of the sample respondents are satisfied. The sample respondents who are dissatisfied have been asked to mention the reason for dissatisfaction.

**Reasons for Dissatisfaction**

It was identified that majority of the dissatisfied sample respondents felt that purchased products are comparatively less quality than rival products and some of them found the purchased products are not same in the quality mentioned in the advertisement.

**Force Others to Buy**

It was found that 35(29.2%) of the sample respondents are forced their friends and family members to buy the products and 85 (70.8%) respondents are not forced others to buy any product. Out of 35 sample respondents, 9 sample respondents forced others to buy Lifebouy toilet soap and 4 (11.4%) respondents Vim Altra, Hamam and Ponds Talcum Powder.

**SUGGESTIONS**

On the basis of the findings, the following suggestions are given.

- It is found that 85% of sample respondents preferred to watch the advertisements between 6 pm and 10 pm. Of course, professionally these times may be called as prime time and any advertising during this time undoubtedly would be costlier. Even though it is costlier to the advertiser, it is suggested to the HUL to advertise their products or services in between 6 pm and 10 pm to reach the maximum viewers.
- By Weighted Average Ranking Technique, majority of the sample respondents have considered Films and Songs are the most significant than as other programmes. Hence, it is suggested to HUL to pay attention to telecast their advertisements amidst these programmes. By doing so, expected result can be easily attained.

- Out of total 120 sample respondents, it is found that 90% of them revealed that their favourite advertisements remind them at the moment of making actual purchase and this reminder value force them to go for that product. Hence, it is suggested to HUL for giving advertisement or at the time of preparing advertisement copy more importance could be given to memorising value.

**SUGGESTTIONS FOR FURTHER STUDY**

Generally, the research on advertisements has wider scope. But this research paper focused on the viewers of Tiruchirappalli City. Anyhow, Impact of television advertisement on viewers could be done by taking entire state as sample size. To find out the real impact of advertisement, analysis can be done to measure the cost and effectiveness of advertisement. Comparative performance of various advertisement Medias could also be done.

**CONCLUSTION**

On the basis of the findings of the present study some practicable and viable suggestions have been made. If HUL have seriously considered all such suggestive measurements, it is expected that a desired result can be achieved. Of all, unless have ethical attitude to advertisers nothing would be successful one.

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# A STUDY ON INDIVIDUAL INVESTORS BEHAVIOUR IN STOCK MARKET WITH SPECIAL REFERENCE TO COIMBATORE DISTRICT

**Dr. A. KHALEELUR RAHMAN,**
Associate Professor & Head, PG & Research Dept. of Commerce
Jamal Mohamed College (Autonomous), Trichy.
(Affiliated to Bharathidasan University, Trichy, Tamilnadu, India.)

**Mr. M. MOHAMED ARIEF**
M.Phil. (FT) Research Scholar, PG & Research Dept. of Commerce,
Jamal Mohamed College (Autonomous), Trichy.
(Affiliated to Bharathidasan University, Trichy, Tamilnadu, India.)

## ABSTRACT:

This study aims to understand the behaviour of the individual investors in stock market with special reference to Coimbatore district. A questionnaire is distributed to collect the data from the individual investors**.** The respondents were classified with different demographic factors like Gender, Age, Marital Status, Occupation, Income, Family type and size and so on. The major avenues of individual investment decision in Coimbatore district. The study also set out to find the motives of investment in stock market such as investment period, avenues of investment, perception about investment and overall awareness about investment decision.

***Keywords: Stock Market, Avenues, Perception, Sources, investment.***

## INTRODUCTION

Stock market is an arrangement where equity shares of companies are bought and sold by the participants. The participants can be investors and traders. The investors mainly have a long-term horizon in mind and benefit from capital appreciation over the given period. Traders, however, earn profits by tapping into small price changes in equity shares which mostly last for a few minutes to the whole trading session. The stock market refers to the collection of markets and exchanges where regular activities of buying, selling, and issuance of shares of publicly-held companies take place. Such financial activities are conducted through institutionalized formal exchanges or over-the-counter (OTC) marketplaces which operate under a defined set of regulations. There can be multiple stock trading venues in a country or a region which allow transactions in stocks and other forms of securities.

In India, the Bombay Stock Exchange (BSE) and National Stock Exchange (NSE) are the major platforms where most of the stock trading happens. Here, the buyers and sellers place orders through brokers who use online trading services. The settlement cycle follows the T+2 format. In this, the trades are executed on Day 1 and the participants receive their shares/sales proceeds after two working days from Day 1.

BSE (Bombay Stock Exchange): BSE is the oldest and the fastest stock exchange. It was Asia's first stock exchange. BSE is an ideal choice for beginners or investors who are looking for steady, low-risk investments. NSE (National Stock Exchange): NSE is the leading stock exchange and was the first stock exchange that offered a screen-based system for trading. It brought transparency to Indian market trading with a fully integrated business model that provides high-quality data and services. NSE has a high trading volume than other stock exchanges. NSE is a good option for investors who take high risks.

NSE and BSE provide a safe market for both investors and companies. Both offer high liquidity, high reach and high transaction speeds. The Securities and Exchange Board of India (SEBI) is the regulatory body for stock exchanges that promotes trading and safeguards investor interests.

An investment is an asset or item acquired with the goal of generating income or appreciation. Appreciation refers to an increase in the value of an asset over time. When an individual purchases a good as an investment, the intent is not to consume the good but rather to use it in the future to create wealth. An investment always concerns the outlay of some asset today—time, money, or effort—in hopes of a greater payoff in the future than what was originally put in.

**REVIEW OF LITERATURE**

**SumandiranPrithiviraj, Gokul G (2016)** This paper aims to find the behaviour of individual investors from Coimbatore city towards available investment avenues in Indian financial markets. This also analyze factors affecting the Investment decision and to find out the risk tolerance level of individual investors with respect to demographic variables.

**K. Parimalakanthi and Dr. M. Ashok Kumar (2015)** This paper aims to find the behaviors of individual investors of Coimbatore city vis-a-vis available investment avenues in the Indian financial markets. The major factors behind an investment are the safety of principal amount, liquidity, income stability, and appreciation. A variety of investment

avenues are available such as Savings a/c, FD a/c, Government Securities, Corporate Bonds, Insurance policies, Real estates, Commodities, Shares and MFs, Chit Funds and Gold and Silver. All the investors invest their surplus money in the abovementioned avenues depending on their risk-taking attitude This study has led the researcher to conclude that most of the investors of Coimbatore city prefer bank deposits followed by investments in gold and silver.

**Arup Kumar Sarkar and Dr. Tarak Nath Sahu (2018)** The study is an analysis of investment behaviors of individual investors of stock market to enquire whether there is any impact of three independent variables namely Demographic Factors, Awareness and Perceived Risk Attitude on only one dependent variable Investment Behavior. The study has collected primary data from 400 randomly selected individual investors of stock market from various districts of West Bengal using a structured questionnaire on five point Likert scale. The study finds that the awareness levels of the individual investors are on moderate level and financial awareness is more than social learning.

**Balamurugan.S and Jambulingam (2017)** This is a project about the study of the analysis is to determine the investment behavior of investors and investment preferences for the same. The kind of volatility we witnessed in the asset class(Equity markets) in recent times is unprecedented. It is true with other asset classes like Gold, Currencies, and Bonds as well. This leaves the investor baffled at times. If we get into further details, it can be finding that the continuous volatility is affecting investor behaviour in a big way. Therefore, one has to get into an investor's mind experience the upheavals going on there During these difficult times, understanding what investors on an on-going basis is critical for survival. Executives need a third party understanding on where investor's loyalties stand.

## OBJECTIVES OF THE STUDY

- To study the investors behaviour in stock market of Coimbatore district.
- The focus of the study is to determine the factors of individual investor behaviour in Indian financial market.
- To list the Investment avenues available.
- To know the demographic factor on investment behaviour.

## RESEARCH METHODOLOGY

The study is based on primary data that have been collected from 60 respondents randomly selected individual investors of stock market from Coimbatore district through a structured questionnaire. For this study we have collected the required data during December 2020 to January 2021. Secondary data have also been used for this study. Percentage method is used for analysing the gathered information.

## LIMITATION OF THE STUDY

- The study is limited to 60 investors.
- The survey is conducted in only city.
- The studies have been conducted to analyse some factors effecting investment behaviour of investors.

## DATA ANALYSIS

**Table 4.1 Gender**

| Gender | No of Respondents | Percentage |
|---|---|---|
| Male | 54 | 90 |
| Female | 6 | 10 |

Majority of the respondents were male (90%)

**Table 4.2 Age**

| Age | No of Respondents | Percentage |
|---|---|---|
| Below 20 | 5 | 8.3 |
| 21-30 | 15 | 25 |
| 31-40 | 20 | 33.3 |
| 41-50 | 11 | 18.4 |
| Above 50 | 9 | 15 |

Most of the respondents were belong to age group of 31 – 40 (33.3 %)

**Table 4.3 Marital Status**

| Marital Status | No of Respondents | Percentage |
|---|---|---|
| Married | 49 | 81.67 |
| Unmarried | 11 | 18.33 |

Majority of the respondents were Married (81.67%)

**Table 4.4 Educational Qualification**

| Educational Qualification | No of Respondents | Percentage |
|---|---|---|
| UG | 17 | 28.3 |
| PG | 18 | 30 |

| | | |
|---|---|---|
| Above PG | 20 | 33.3 |
| Metric | 5 | 8.4 |

The above table reveals that out of 60 respondents 20 respondents were belongs to the educational qualification of Above PG Level

**Table 4.5 Occupation**

| Occupation | No of Respondents | Percentage |
|---|---|---|
| Businessman | 15 | 25 |
| Professionals | 7 | 11.67 |
| Govt. Employees | 10 | 16.67 |
| Students | 6 | 10 |
| Pvt. Employees | 14 | 23.3 |
| Pensioner | 8 | 13.3 |

The above table shows that the 23.3% of respondents were Private Employees

**Table 4.6 Monthly Income**

| Monthly income | No of Respondents | Percentage |
|---|---|---|
| Below ₹ 40000 | 8 | 13.3 |
| ₹ 40000 - ₹80000 | 12 | 20 |
| ₹ 80000 - ₹ 120000 | 19 | 31.67 |
| ₹ 120000 - ₹ 150000 | 11 | 18.3 |
| Above ₹ 150000 | 10 | 16.67 |

The above indicates that 31.67% were getting monthly income from ₹ 80000 - ₹ 120000.

**Table 4.7 Family Type**

| Family Type | No of Respondents | Percentage |
|---|---|---|
| Joint | 27 | 45 |
| Nuclear | 33 | 55 |

55% of the respondents were Nuclear Family.

**Table 4.8 Earning Members**

| Earning Members | No of Respondents | Percentage |
|---|---|---|
| One | 21 | 35 |
| Two | 28 | 46.67 |
| More than Two | 11 | 18.33 |

46.67% of respondents family has two earning members.

**Table 4.9 Residence Type**

| Residence Type | No of Respondents | Percentage |
|---|---|---|
| Own | 26 | 43.3 |
| Rented | 31 | 51.67 |
| Others | 3 | 5 |

Majority of the respondents i.e 51.67% were living in a rented house.

**Table 4.10 Level of Luxury**

| Level of Luxury | No of Respondents | Percentage |
|---|---|---|

| | | |
|---|---|---|
| Upper Level | 19 | 31.67 |
| Middle Level | 35 | 58.33 |
| Lower Level | 6 | 10 |

Most of the respondents were middle level (58.33%) in the level of luxury

**Table 4.11 Investment Period**

| Investment Period | No of Respondents | Percentage |
|---|---|---|
| Less than 1 year | 7 | 11.67 |
| 1 - 2 year | 19 | 31.67 |
| 2 - 5 year | 23 | 38.33 |
| More than 5 year | 11 | 18.33 |

38.33% of the respondents were investing in stock market for since 2 – 5 year.

**Table 4.12 Motives of Investment**

| Motives of Investment | No of Respondents | Percentage |
|---|---|---|
| Emergency needs | 12 | 20 |
| Future family needs | 15 | 25 |
| Secure life | 14 | 23.3 |
| Growth in Capital | 19 | 31.67 |

The above table reveals that the 31.67% of the respondents were investing in stock market for the growth in capital.

**Table 4.13 Avenues of Investment Decision**

| Avenues of Investment decision | No of Respondents | Percentage |
|---|---|---|
| Gold & Silver | 13 | 21.67 |
| Stockmarket | 24 | 40 |
| Insurance | 8 | 13.33 |
| Mutual Funds | 6 | 10 |
| Debentures | 9 | 15 |

The above table indicated that the 40% of the respondents were investing in stock market for the future profit and needs.

**Table 4.14 Perception About Investment**

| Perception about Investment | No of Respondents | Percentage |
|---|---|---|
| Strongly Aware | 43 | 71.67 |
| Not Aware | 17 | 28.33 |

71.67% of the respondents were strongly aware about the investment decision in stock market.

**Table 4.15 Sources of information about investment**

| Sources of Information about Investment | No of Respondents | Percentage |
|---|---|---|
| Financial Advisor | 15 | 25 |
| Friends | 8 | 13.33 |
| Magazines | 13 | 21.67 |
| Family & Relatives | 10 | 16.67 |
| Own | 14 | 23.33 |

The majority of the respondents were i.e 25% of respondents were investing in stock market from the guidance of Financial Advisor.

**Table 4.16 Overall Investment Decision**

| Overall Investment Behaviour | No of Respondents | Percentage |
|---|---|---|
| Good | 45 | 75 |
| Average | 12 | 20 |
| Poor | 3 | 5 |

The overall investment decision of the investors in stock market was good (75%).



## CONCLUSION

The study disclose that the respondents understand the purpose of saving, the motives of investment and source of information for investment decision. The monthly income and the growth in capital are given more important. The individual investors are strongly aware about the investment decision in stock market and the overall investment decision is in good level by the individual investors in stock market.

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# A STUDY ON STUDENT PERCEPTION AND SATISFACTION TOWARDS ONLINE CLASSES DURING LOCKDOWN PERIOD WITH SPECIAL REFERENCE TO TIRUCHIRAPPALLI DISTRICT

**DR. M. MARIMUTHU**
Assistant Professor, PG & Research Department of Commerce,
Jamal Mohamed College (Autonomous)
(Affiliated to Bharathidasan university, Tiruchirappalli, Tamilnadu, India.)
Mobile No. 94427 62805, E-Mail: marimuthumohana68@gmail.com

**S. DHILSHATHUNNISA**
Ph.D (P.T) Research Scholar, PG & Research Department of Commerce,
Jamal Mohamed College (Autonomous)
(Affiliated to Bharathidasan university, Tiruchirappalli, Tamilnadu, India.)
E-Mail: dhilu.nisha@gmail.com

## ABSTRACT

Online learning has become new to all educational institutions such as schools, colleges and because of the COVID-19 pandemic crisis and universities around the world. This delay situation jumped out of the offline teaching process; online learning provides an effective teaching method that can make best for students. To understand students perception and satisfaction towards online learning. The aim of the research paper is to study the online learning process of student's convenience sampling method The sample of 75 respondents is taken in for analysis and validation of the statements. Chi-square and inter correlation matrix are used to analyses the relationship between student perceptions and satisfaction towards online classes in Tiruchirappalli district. The findings revealed that the students are satisfied with the faculty members who agreed on specific online platforms to use, grading system, assessment options, online technical support and more. The results of the research shows that the students were highly satisfied with only respect to the students online learning experience, and they have interest in using online resources the results of the study are there is a relationship between online learning and its outcomes, and also it finds that there is a relationship between online learning and overall satisfaction
**Keywords:** Online learning, Online learning tools, Student Perception, Student Satisfaction, COVID-19.

## INTRODUCTION

The purpose of education is to mold person to be perfect in it provides pathways to reach their destiny. Education helps in inculcating social responsibilities as well. The main core of education is to learn. Learning is the process of acquiring knowledge or skills through learning experience or being taught, An emergency public health concern has caused most in educational sector worldwide to precipitously close in late march 2020 to avoid the spread of the COVID-19 pandemic. In order continue teaching and learning practices in educational institutions Universities, colleges were required to use online

teaching platforms regardless of students and teachers. While online learning is new to many students the purpose of education is learn. This situation makes teaching professional will consider other teaching methods during this loc-in period so it paved the way conduct online learning . in today's situation learning has entered the digital world among them teaching professionals and students are almost interconnected. Online learning is very easy to understand and implement. Smartphone's, laptops, tablet and other devices used learn online. Online learning provides rapid growth and is proven to be the best sector especially in the field of education. Student all over the word are becoming more conscious about the online learning method and as this way thinking changed, their perception changed accordingly has been benefitted to the students.

**SCOPE OF THE STUDY**

This study helps to find out the students perception towards online learning during Pandemic situation. This study was done for the students who are studying in colleges and to gain additional information regarding the contribution of online learning during this pandemic. It can be a learning paradigm in educational institutions to enhance the students knowledge and skills through digital technologies. Government and education department has to provide better infrastructure for online learning for the betterment of students.

**OBJECTIVES**

- To analysis the trend of online-learning resources among students
- To find out the interest and perception towards using online learning resources across the world
- To evaluate the growth of online learning

**REVIEW OF LITERATURE**

**Sathishkumar, V. et.al., (2020)** "E-Learning during Lockdown of Covid-19 Pandemic: A Global Perspective" Due to the COVID-19 pandemic crisis, e-learning has become a mandatory part of all educational institutions (such as schools, colleges and universities) worldwide. This fatal situation interrupted the offline teaching method that can give full play to students talents. In order to understand students attitude towards e-learning, major data have been collected from national and international sources through google sheets, including student communities from various schools, colleges and universities. This research report aims to study online learning process of students who are familiar with network based technology. It also helps to find solutions to improve students self-learning ability. This study uses stratified sampling, with a global sample size of 175.

The results of the research reflect the impact of learning, students interest in using e-learning resources and their performance. All in all, this research shows that e-learning has become very popular among students all over the world, especially due to the loc in period due to the COVID-19 pandemic.



**Mahalakshmi, K. & Radha, R.. (2020).** COVID 19: "A Massive Exposure Towards Web Based Learning". The outbreak of the corona virus disease (COVID-19) has led to a worldwide lockdown. The purpose of implementing this lock is maintain safety and maintain appropriate social distancing. According to the statement of the Indian government, all schools, college and universities have been closed to protect them from this threatening virus. There is a problem here. If all educational institution are attracted, what is the nature of learning?. Although we are in the digital age (i.e internet, smart phones, laptops, etc.) used. Most of us still like or focus on offline teaching. The lock-in period allows people to take advantage of all these digital facilities, such as using applications, creating virtual classrooms, live lectures, online simulation test, online video quizzes, discussion, documents sharing et., thus opening their eyes. An the staff, not before. This provides a lot of opportunities for web-based learning, online learning or-learning, which is particularly promined in the education field, especially during isolation. This article explores how e-learning methods can play a vital role in education.

**Zahra Khusnul Lathifah et al., (2020).** The Practice of Effective Classroom Management in COVID-19 Time. The corona virus has shifted the teaching process in Indonesia to distance learning. The separation of time and distance does not mean ignoring the management of the recreation room. This study aims to discover the level of practice of online classroom management during the corona virus pandemic. This study conducted analytical research, analyzing accessible facts and information about an international school in Banten, Indonesai. The result show that four-fifth are effective classroom management standards, and the learning process covered by teachers will receive 15 additional suggestions from parents to help better teaching during COVID-19. It is recommended to repeat this study without electricity and without internet coverage.

## Research Methodology

This section described the method and sources of data used in the research path. It is included the sample size population, sample size and technique, data collection and

data analysis technique.

**Research Design**

Random sampling and convenient sampling techniques are applied according to the convenience of the researcher.



In the present study the researcher decided to collect the data from 75 students who are currently pursuing their degree in various colleges , the questionnaire was prepared and sent through whatsup and mail for collecting data in Tiruchirapalli District.

**Data Collection**

Primary data has been collected in this research. Primary data is the data collected specially for the study currently undertaken. A questionnaire was prepared by the researcher to collect the primary data. Secondary data refers to data that is already available that is they refer to data that has been analyzed and collected by others. The secondary data here is collected from journal, books, materials and magazines related to Smartphone's strategy

**Statistical Tool Used For Analysis Of Data**

The collected data have been represented in the forms of tables, bar chart, etc. The statistical tools of correlation was applied to test the relevance of results of the analysis. The diagrammatic representation for tabulation is also shown.

The collected data is tabulated for simple and easy analysis and meaningful interpretation. To study the relationship between the demographic variables and overall satisfaction with online learning, chi-square test and one way analysis of variance test is used by SPSS 20. The data collected were tabulated and analyzed. Percentage were used to interpret the data.

**Limitation Of The Study**

- Only 75 respondents were taken into account for the research study.
- The findings are based only on the information given by the respondents.
- The study is confined in Tiruchirapalli District.
- Due to the economic constraint the study was restricted to 75 sample respondents among the population which was difficult.

**Analysis and Interpretation**

| Demographic variables | Category | Frequency | Percentage |
|---|---|---|---|
| Gender | Male | 22 | 29.33 |
| | Female | 53 | 70.67 |
| | **Total** | **75** | **100.0** |
| Age (in years) | Below 18 years | 24 | 32.00 |
| | 19 -24 years | 39 | 52.00 |
| | 25 - 30 years | 12 | 16.00 |
| | **Total** | **75** | **100.0** |
| Educational qualification | UG | 26 | 34.67 |
| | PG | 49 | 65.33 |
| | **Total** | **75** | **100.0** |
| Parent Occupation | Government Employee | 12 | 16 |
| | Private Employee | 25 | 33.33 |
| | Own Business | 38 | 50.67 |
| | **Total** | **75** | **100.0** |
| Monthly Income ( in ₹) | Less than ₹ 15,000 | 14 | 18.67 |
| | ₹ 15,001 – ₹ 20,000 | 37 | 49.33 |
| | ₹ 20001- ₹ 25,000 | 11 | 14.67 |
| | More than ₹ 25,000 | 13 | 17.33 |
| | **Total** | **75** | **100.0** |
| Previous experience in online learning | Yes | 13 | 17.33 |
| | No | 62 | 82.67 |
| | **Total** | **75** | **100.0** |

**Table No. 1 Demographic Profile of the Respondents**

Source: Primary data

The above table 1 describe about that Most of the i.e., 70.67 percent the respondents are female, Nearly half of the respondents i.e., 52 percent are 19-24 years of age group, Nearly half of the respondents i.e., 49 percent of the them educational qualification is PG, More than half of the respondents i.e., 50.67 percent parent occupation is doing own business, 49.33 percent of the respondents monthly income is ₹ 15,001 – ₹ 20,000, Majority of the respondents i.e., 82.67 percent of them are does not have previous experience in online learning .

**Table No. 2**

| Students Perception | Category | Frequency | Percentage |
|---|---|---|---|
| Type of device use for online learning | Smart phone | 28 | 37.33 |
| | Laptop/ Computers | 18 | 24.00 |
| | Tablet | 12 | 16.00 |
| | Others | 17 | 22.67 |
| | **Total** | **75** | **100.0** |
| App used by the respondents | Google Meet | 11 | 14.67 |
| | Zoom | 21 | 28.00 |
| | My Camu | 32 | 42.67 |
| | Others | 11 | 14.67 |
| | **Total** | **75** | **100.0** |
| Problems faced by the respondents | Network issues | 42 | 56.00 |
| | Technical Problems | 11 | 14.67 |
| | Reduced interaction with the teacher | 5 | 6.67 |
| | Lack of self discipline | 6 | 8.00 |
| | **Total** | **75** | **100.0** |
| Overall Satisfaction towards online learning | Highly satisfied | 42 | 56.00 |
| | Satisfied | 11 | 14.67 |
| | Moderate | 15 | 20.00 |
| | Dissatisfied | 7 | 9.33 |
| | Highly Dissatisfied | 0 | 0.00 |
| | **Total** | **75** | **100.0** |

**Students' perception and satisfaction towards online learning**

Source: Primary data

The above table 2 describe that 37.33 percent of them are using smart phone for online learning, 42.67 percent of them are use my camu app for attending online classes, Most of the respondents i.e., 56 percent of them are having network issues while attending online learning classes., Majority of the student i.e., 56 Highly Satisfied with the online learning classes.

**Table: 3 CHI-SQUARE TEST**

**Null Hypothesis ($H_0$)** :There is no relationship between Gender and Overall Satisfaction

**Relationship between Gender and Overall Satisfaction**

| | Value | Df | Asymp. Sig |
|---|---|---|---|
| Pearson Chi-Square | 16.712 | 4 | 0.062 |

From the above table indicate that p-value is (0.062) which is greater than 0.05, since null hypothesis is accepted hence there is no relationship between relationship between Gender and overall satisfaction.



**Null Hypothesis ($H_0$)** :There is no relationship between Previous experience in online learning and overall satisfaction

**Table: 4 Relationship between Previous experience in online learning and overall satisfaction**

| | Value | Df | Asymp. Sig |
|---|---|---|---|
| Pearson Chi-Square | 26.762 | 12 | 0.007 |

From the above table indicate that p-value is (0.007) which is less than 0.05, since null hypothesis is rejected and alternate hypothesis is accepted. Hence there is relationship between Previous experience in online learning and overall satisfaction.

**Table No. 4.5**

**Inter - Correlation Matrix between Student perception and Overall Satisfaction on online learning**

| Factors | Overall Satisfaction on online learning | Types of device | App used | Problems faced |
|---|---|---|---|---|
| **Overall Satisfaction on online learning** | 1 | | | |
| **Types of device** | 0.654 | 1 | | |
| **App used** | 0.721 | 0.643 | 1 | |
| **Problems faced** | 0.722 | 0.781 | 0.762 | 1 |

***Source: Primary data** ** Correlation is significant at the 0.01 level (2-tailed); N=75*

The correlation matrix presented in Table No. 5 shows the significance and positive relation among the student perception towards online learning factors. From the table it is observed that, there exist a significant and strong positive correlation with student perception towards online classes factors viz., types of device used for online learning (r = 0.654,

p=0.000), app used to attend online learning factors (r = 0.721, p=0.000) and problems faced by the respondents factors (r = 0.722, p=0.007) at 0.01 per cent level of significance.



**FINDINGS**

- Most of the i.e., 70.67 percent the respondents are female.
- Nearly half of the respondents i.e., 52 percent are 19-24 years of age group
- Nearly half of the respondents i.e., 49 percent of the them educational qualification is PG
- More than half of the respondents i.e., 50.67 percent parent occupation is doing own business
- 49.33 percent of the respondents monthly income is ₹ 15,001 – ₹ 20,000
- Majority of the respondents i.e., 82.67 percent of them are does not have previous experience in online learning
- 37.33 percent of them are using smart phone for online learning
- 42.67 percent of them are use my camu app for attending online classes
- Most of the respondents i.e., 56 percent of them are having network issues while attending online learning classes.
- Majority of the student i.e., 56 Highly Satisfied with the online learning classes
- There is no relationship between relationship between Gender and overall satisfaction.
- There is relationship between Previous experience in online learning and overall satisfaction.
- There exist a significant and strong positive correlation with student perception towards online classes factors viz., types of device used for online learning (r = 0.654, p=0.000), app used to attend online learning factors (r = 0.721, p=0.000) and problems faced by the respondents factors (r = 0.722, p=0.007) at 0.01 per cent level of significance.

**SUGGESTIONS**

In lock down situation, students do not like online teaching rather than face to face offline learning. The administration and faculty should take necessary measures to improve online learning so that they can learn better during the lock down period. It is recommended that students must ensure reliable internet access. Students are willing to use reliable and

timely communication with classmates, faculty and staff for homework activities and exams.

## CONCLUSION



This research shows that online learning is a valuable method for teaching students. Developing countries generally believe that the implementation of online learning will help improve the quality of education. In our research, interviewees believe that online learning can effectively increase knowledge and is highly accepted. Online learning seems to be an upcoming trend. It has been extensively expanded. The online learning method is best for everyone. It helps to the learners to access updated content at any time since there are many benefits, it can be given to students. The results of this research shows that the interest and satisfaction of using online learning resources and their performance. It can be conclude from this study majority of the students satisfied with the online learning platforms and online learning is very popular among student around the world, especially du to the lock-in period due to the pandemic situation.

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# A STUDY ON FACTOR INFLUENCING CONSUMER PREFERENCES TOWARDS AVAILING HOTEL SERVICES WITH SPECIAL REFERENCE TO YELIGIRI HILLS STATION – TIRUPATTUR DISTRICT, TAMILNADU.



**Dr. A. KHALEELUR RAHMAN**
Associate professor & head, PG. & research department of commerce, Jamal Mohammed college (autonomous),
(Affiliated to Bharathidasan university, Tiruchirappalli, Tamil nadu, India)

**K. THOUFEEQ AHMED**
Research scholar, PG & research department of commerce, Jamal Mohammed college (autonomous),
(Affiliated to Bharathidasan university, Tiruchirappalli, Tamil nadu, India)

## ABSTRACT

Customers are the key factor for any organization to sustain in the competitive world. Service providers need to understand their customers and design their services in such a way that maximum possible satisfaction is attained by the customer. The delivery of high quality services is one of the most important for service organizations. It is essential that service providers should understand consumer perception, consumer expectations so that consumers are satisfied with the services provided by the organization. In modern era hotel industry and tourism industries are the fast-growing sector around the universe. The aim of the study is to express the role of consumer preference availing hotel services, purpose of visit, Indoor and Outdoor activities, Food items and service performance availing in hotel services at yeligiri hills station, Tamilnadu. Primary data was collected from 123 respondents with the help of structured questionnaire by adopting convenience sampling technique. Data was analyzed with help of SPSS by adopting frequency and Descriptive analysis.

**Key Words:** Hotel Industry, Consumer Preference, Consumer Perception, Quality of service.

## I - INTRODUCTION

Hotel industry has become the most recognized industry all around the globe. Services of hotel industry include restaurants, rooms, health clubs are no longer considered as extravagance facilities. Among many people these services are the basic element of lifestyle. From the last two decades the hotel industry services have changed dramatically from traditional to current conditions. Supply and demand for hotel industry services have boost up the growth for travelers, and competition goes in tensed in this market. Now a day's hotel organization is going through the greatest challenge that is ever growing volume and rapidity of competition. Hotel industry employers make their profits by satisfying customers and they are giving most importance to satisfy their customers. Customers are the

key factor for any organisation to sustain in current competitive world. Hotel industry manager should satisfy their consumer by fulfilling their choice and preferences. Most of the research study reveals that customer satisfaction will create loyalty. Moreover, customer's perception, attitude and preferences may vary according to the situation and service provided by the hotel industry. Service providers need to understand their customers and design their services in such a way that maximum possible satisfaction is attained by the customer. The delivery of high quality services is a key factor for hotel industry. It is essential that service providers should understand consumer perception, consumer expectations so that consumers are satisfied with the services provided by the organization. Hence, this paper deals with the factor influencing consumer preferences towards availing hotel services in Yelagiri hills station.

## II - REVIEW OF LITERATURE

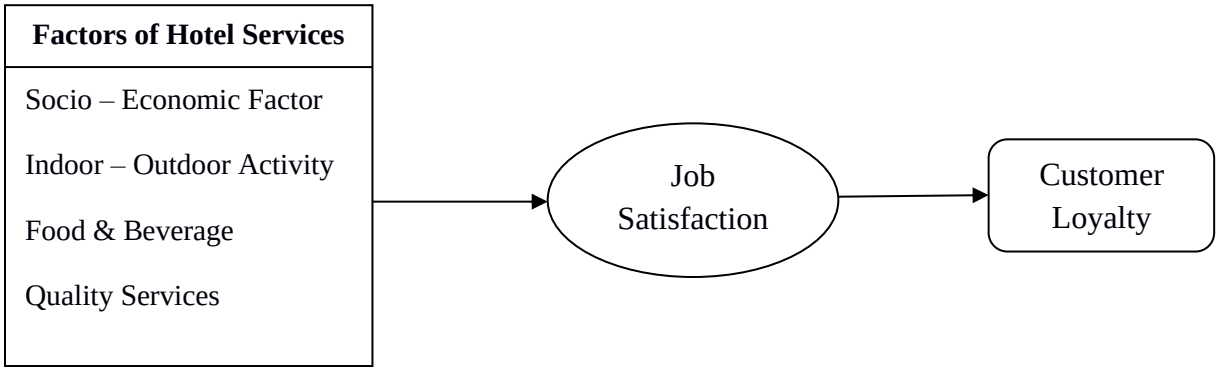
**Narangaja vancaet, al. (2008)** has conducted a study in which they observed that hotel performance is mainly related to service quality. From the study the results reveals that higher service quality can be maintained due to change in hotel performance. Moreover, in the study they describe the four aspects to improve service quality namely: hotel staff, service delivery, prestige and guest facilities and environment. Furthermore, quality service is a key factor to satisfy the customers and customer is the key person who describes the quality. It happens only when the hotel managers and staff are efficient. Hotel managers should provide quality services and mesmerize the customers **(Shi & Su, 2007)**. To provide the good quality services to their customers, hotel managers and staff should understand and customers preferences and expectations **Nilsson, Johnson & Gustaffson, (2001).**

**Ltifi And Jamel, Eddine (2012)** Defined loyalty as the continuous relationship between the customer and a brand or services. It can be interpreted as a resistance to switch brand or service despite any situation or problem encountered during the business process. Moreover, customer loyalty described as patronage motives of a same brand or services **Mustafa (2011).** customer loyalty is most essential factor for long term success of hotel. Hotels spends Huge capital expenditure to have competitive advantage in the industry. **D Brauer, et, al (2017)**

**S.Wu, & P. Li, (2011)** conducted a study to examine the relationship between the costumers and relationship quality and customer loyalty. Data collected from the respondents by administrating structured interview and SEM model has adopted for data analysis. From the study it is conclude that Customer Relationship Management,

Relationship Quality and Customer loyalty are interrelated. Good relationship management and relationship quality has a significant on customer loyalty. Furthermore, it was found that Customer Relationship Management, influences the Relationship Quality positively and Relationship Quality influences the customer loyalty. It was also observed that hotel preferences of different consumer groups reveal a partial interference effect on the relationship between customer loyalty Relationship Quality, and Customer Relationship Management. **M. A. Jarmafshari et, al (2016).**

## 2.1 CONCEPTUAL FRAME WORK




From above figure it is observed that consumers are satisfied with the services and facilities provided by the hotel industry it will leads to the job satisfaction. Once consumers are satisfied with the facility and services provided by the hotel industry it will create consumer loyalty.

## III - RESEARCH METHODOLOGY

Explorative method has been used for the study. The primary data was collected directly from the respondent by administrating a structured questionnaire and secondary data was collected through journal, magazine and text books etc. Random sampling method is adopted for the study and data collected from the respondents of various hotels located at Yeligiri hills station. Frequency analysis and Descriptive analysis is used to the study to know the factor influencing consumer preferences towards availing hotel services with special reference to Yeligiri hills station.

## 3.1 OBJECTIVE OF THE STUDY

- To understand and observe the consumer's perception in availing hotel services at Yeligiri hills station.
- To identify the various dimensions of services provided by the hotel industry in Yeligiri hills station.

- To examine the relationship of social economic factor with hotel services at Yeligiri hills station.

## 3.2 LIMITATION OF THE STUDY

- Time period of carrying out research was too short as a result the researcher fails to conduct survey at large level.
- During the data collection most of the respondents were nervous to share their opinions.
- Data was collected from the respondents and the sample size will be restricted to 123.

## VI – ANALYSIS AND DISCUSSION

## 4.1 FREQUENCY ANALYSIS

The Frequency analysis of the collected data from employees is shown in Table No.4.1. The frequency data of the variables of the study is represented in terms of number of respondents and percentage.

**Table No. 4.1 Socio – Economic Factor of the respondents**

| **GENDER** | | **AGE GROUP** | | **MARITAL STATUS** | |
|---|---|---|---|---|---|
| **Particulars** | **No. of Respondents** | **Particulars** | **No. of Respondents** | **Particulars** | **No. of Respondents** |
| Male | 71 (57.70%) | Below 20 years | 37 (30.10) | Married | 82 (66.70%) |
| | | 21 – 35 years | 61 (49.60) | | |
| Female | 52 (42.30%) | 36 – 50 years | 18 (14.60) | Unmarried | 41 (33.30) |
| | | Above 50 years | 7 (5.70) | | |
| **Total** | **123 (100%)** | **Total** | **123 (100%)** | **Total** | **123 (100%)** |

**Source :** Primary Data ( ) Percentage of frequency

From Table No. 4.1 it is inferred that 71 respondents (57.70%) of the respondents are Male, and 52 respondents (4230%) of the respondents are belongs to female. 37 respondents (30.10%) of the respondents are below 20 years, 61 respondents (49.60%) of the respondents are age group between 21 – 35 years, 18 respondents (14.60%) of the respondents are age group between 36 – 50 years and 7 respondents (5.70%) of the

respondents are above 50 years. 82 respondents (66.70%) of the respondents are Married and 41 respondents (33.30%) of the respondents are Unmarried. Therefore, it is conclude that majority of the respondents are male, age group between 21 – 35 years and married.



## 4.2 DESCRIPTIVE STATISTICS

The descriptive statistics of the collected data from employees is shown in Table No.4.2 to 4.6. The descriptive data of the variables of the study is represented in terms of mean and standard deviation.

**Table No. 4.2 Descriptive Statistics of Purpose of Visit (N =123)**

| Particulars | Mean | Std. Deviation |
|---|---|---|
| Excitement | 3.7805 | 1.78122 |
| Peaceful | 2.0569 | 1.46713 |
| Memories | 1.7642 | 1.22194 |
| Pollution | 2.2033 | 1.54155 |
| Business | 1.6016 | 1.03020 |

**Source:** Primary Data

From table No. 4.2 It can be understood that the among the items in the construct the higher mean value was found in excitement the mean value (3.7805) followed by Pollution (2.2033), Peaceful (2.0569) and Memories (1.7642). Furthermore, among the items in the construct the higher standard deviation value was found in excitement the standard deviation value will be (1.78122) followed by Pollution (1.54155), Peaceful (1.46713) and Memories (1.22194). Moreover, the least mean value (1.6016) and standard deviation (1.03020) was found in business.

**Table No. 4.3 Descriptive Statistics of Indoor – Outdoor Activities (N =123)**

| Particulars | Mean | Std. Deviation |
|---|---|---|
| Trekking | 1.8862 | 1.18877 |
| Boat House | 3.2846 | 1.78114 |
| Cycling | 2.0894 | 1.30578 |

| | | |
|---|---|---|
| Cricket | 2.3415 | 1.51943 |
| Badminton | 2.3252 | 1.63214 |

**Source:** Primary Data



From table No. 4.3 It can be seen that the among the items in the construct the higher mean value was found in boat house the mean value (3.2846) followed by cricket (2.3415), Badminton (2.3252) and Cycling (2.0894). Furthermore, among the items in the construct the higher standard deviation value was found in boat house the standard deviation value will be (1.78114) followed by badminton (1.63214), cricket (1.51943) and Cycling (1.30578). Moreover, the least mean value (1.8862) and standard deviation (1.18877) was found in trekking.

**Table No. 4.4 Descriptive Statistics of Foods and Beverage (N =123)**

| Particulars | Mean | Std. Deviation |
|---|---|---|
| Fish | 3.1870 | 1.63642 |
| Briyani | 2.6911 | 1.65525 |
| Cakes | 2.5772 | 1.55241 |
| Puff | 2.1138 | 1.27526 |
| Pizza and Burger | 2.7642 | 1.37948 |

**Source:** Primary Data

From table No. 4.3 It can be seen that the among the items in the construct the higher mean value was found in fish the mean value (3.1870) followed by Pizza and Burger (2.7642), Briyani (2.6911) and Cakes (2.5572). Furthermore, among the items in the construct the higher standard deviation value was found in briyani the standard deviation value will be (1.65525) followed by fish (1.63642), cake (1.55241) and Pizza (1.37948). Moreover, the least mean value (2.1138) and standard deviation (1.27526) was found in Puff items.

**Table No. 4.5 Descriptive Statistics of service performance (N =123)**

| Particulars | Mean | Std. Deviation |
|---|---|---|
| Cleanliness and Comfort | 2.5772 | 1.71306 |

| | | |
|---|---|---|
| Safety and Security | 3.3415 | 1.46449 |
| Quality food provided | 1.9268 | 1.17467 |
| Location of Hotel | 2.5935 | 1.49226 |
| Price Charged | 2.1789 | 1.35521 |

**Source:** Primary Data

From table No. 4.3 It can be seen that the among the items in the construct the higher mean value was found in safety and security the mean value (3.3415) followed by Location of hotel (2.5935), Cleanliness and Comfort (2.5772) and price charges (2.1789). Furthermore, among the items in the construct the higher standard deviation value was found in cleanliness and comfort the standard deviation value will be (1.71306) followed by location of hotel (1.49226), safety and security (1.46449) and Price charged (1.35521). Moreover, the least mean value (1.9268) and standard deviation (1.17467) was found in quality food provided.

**Table No. 4.6 Descriptive Statistics of rating hotel services (N =123)**

| Particulars | Mean | Std. Deviation |
|---|---|---|
| Hotel Standard | 2.8780 | 1.75362 |
| Quality Food | 2.0976 | 1.45092 |
| Staff | 2.7642 | 1.56855 |

**Source:** Primary Data

From table No. 4.3 It can be seen that the among the items in the construct the higher mean value was found in hotel standard the mean value (2.8780) followed by staff (2.7642). Furthermore, among the items in the construct the higher standard deviation value was found in hotel standard the standard deviation value will be (1.75362) followed by staff (1.56855). Moreover, the least mean value (2.0976) and standard deviation (1.45092) was found in quality food.

## V – CONCLUSION

Hotel industry when looked from outside seems to be a lucrative industry but there is a lot of hardship which undergoes behind the scenes to make it as such. The guests coming to

hotels can have various different purposes like there are business, travelers, there are people who come for vacation or to have an adventure trip and also people who come for medical treatment among others. Hospitality is the act of generously providing care and a warm reception with kindness to anyone who needs it **K. Kumar (2015).** From the study it can also be concluded that the thing which is most important for the customers in the hotel is the safety and security. People rate mostly to the hotel standards. Out of all the variables considered for the study, peoples visit yeligiri hills for vocations (excitement) to spend their valuable times in (indoor and outdoor) activities as well as to have a delicious food. Moreover, from the study it is understood that consumer preference is a base for the satisfaction if consumer fulfilled their expectations and preference will lead to the satisfaction. Furthermore, once consumers are satisfied with the services provided by the hotels which may create loyalty.

## 5.1 SCOPE FOR THE FURTHER STUDY

This study has a greater scope in future. Any researcher who would like to do any further study on this topic they can do it without any bottleneck. As the duration of the study is limited so the researcher has covered five top most leather industries. This study can be extended from town level to state, national and international level.

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# MUTUAL FUND COMPANIES IN INDIA – AN OVERVIEW

**Dr. M. BALASUBRAMANIAN**
Assistant Professor & Research Advisor
PG & Research Department of Commerce
Jamal Mohamed College (Autonomous), Tiruchirappalli – 20
(Affiliated to Bharathidasan University Tiruchirappalli)
Email Id: kbala_smani@yahoo.co.in Mob No 9597167122

**K.M AMANULLAH**
Ph.D. Research scholar in Commerce (FT)
PG & Research Department of Commerce
Jamal Mohamed College (Autonomous), Tiruchirappalli – 20.
(Affiliated to Bharathidasan University Tiruchirappalli)
Email Id: amanukm@ymail.com Mob No 8891214009

***ABSTRACT***

Mutual funds are the bunch of investment shares that are traded in unit. Its pooled type of shares, debentures and other type of investment avenues those are available in the market. The asset management company or the mutual fund company collect funds from the public and invest the money in various investment avenues. They give units of their pooled investment in return to the investors. There are 44 Asset management Companies are registered in the AMFI (Association of Mutual Funds investors) the major mutual fund companies are SBI, UTI, ICIC, Aditya Birla, etc. This paper trying to understand the history and growth of mutual funds investment companies in Indian economy.
**Key words:** Mutual funds, AMFI, Portfolio investment

## INTRODUCTION

Now a day's mutual fund investments are common among the normal investors due to the manageability and less risk compare to the other financial investments. People choose various mutual fund schemes from variety of asset management companies. The increasing number of online applications and websites for invest in mutual funds are also help the common man to buy mutual funds easily. Lately buying mutual fund units are simple as buying things from online. As the names suggest mutual fund means it's an investment vehicle that allows several investors to pool their funds to purchase stocks bonds and other securities.

## MUTUAL FUNDS

Mutual funds are the types of investments vehicles made up of a pool of money collected from many investors to invest in shares, debentures, stocks, money market instruments and other type of assets. The amount collected from the investors are operated by the professional money managers, who allocate these funds to the above mentioned

financial securities to make profit and capital appreciations as per the conditions of the select mutual fund schemes. The objective of the allocation of the fund is to make capital gains or income for the investor. The mutual fund portfolio is strictly followed by the investment objectives of the scheme that stated in the prospectus.



Mutual funds give individual investors to access to professionally managed portfolio that otherwise very costly and difficult to execute. Each unit holder has to participate proportionally in the profit and loss of the fund according to its performance.

Mutual funds collect money from the public and use that money to buy a variety of other securities commonly shares and debentures from the stock exchanges; they sometime include money market equipments and real assets according to their theme of the portfolio. The value of the mutual fund company depended on the performance of the securities or assets that fund are invested, so when someone buys a mutual fund unit, they were buying the part of the value of the portfolio. The price of a mutual fund share is referred as the Net Asset Value (NAV). A fund's NAV is divided by dividing the total value of the securities in the portfolio by the total amount of shares outstanding.

**Key points associated with Mutual Funds**

- Mutual fund is type of investment vehicle allows user to invest in various kinds of financial assets with comparatively lesser amount
- it consist of the portfolio of equity shares ,preference shares, debentures, government bonds, money market instruments,…etc
- Mutual funds are divided into several kind of categories, representing to the kind of securities they invest in, their investment objective and the type of return they seek
- Mutual Fund companies charge annual fees or transaction fees according to the nature of the scheme and their investment policy. (HAYES, 2020)

**HISTORY OF INDIAN MUTUAL FUND**

The history of mutual fund was begun in 1963 from the formation of the Unit Trust of India (UTI) by the initiative of the Indian Government and the Reserve Bank of India. Later 1987, SBI Mutual funds were started. SBI mutual funds are the first non UTI mutual fund in India. After the establishment of the Security and Exchange Board of India (SEBI) in 1992 and subsequently in 1993 the Private sectors are allowed to enter in the mutual fund sector. In 1996 SEBI Mutual Fund Regulations are came into force, after that the mutual fund companies have continued to grow exponentially. (Times Of Indis, 2015)

**Timeline of the Development of the Mutual Fund Industry in India**

**Phase 1:** 1963-1987:- The establishment of the UTI by the RBI and its launch of the First fund in 1964 starts the History of the mutual funds in India. Control over the UTI Changed from the Reserve bank to the IDBI in 1978 with the regulatory and administratively responsibility.

**Phase 2:** 1987-1993:- In 1987, public sector banks and insurance companies were also allowed to set up mutual funds in competition with the UTI for the first time. A number of mutual funds companies were established and as a result this commenced a period of strong industry growth.

**Phase 3:** 1993-1996:- Private sector businesses were allowed to set up funds from 1993, significantly widening the choice of funds available to the public. Banks and insurance companies led the way here, providing more competition and further enlarging the market

**Phase 4:** 1996-2003:- All the Mutual Fund regulations and authorities were changed from UTI to SEBI in 1996.

**Phase 5:** 2003-2006:- The UTI was divided into two separate entities. The larger, more public part became regulated by SEBI and began to compete more directly with the rest of the market. This led to industry for further strong growth.

**Phase 6:** 2006 to date:- Foreign-owned fund managers began entering the market, setting up as joint ventures or standalone businesses. In 2014, the AUM passed INR10 trillion (US$143 billion) for the first time. (Aldcroft, Stewart;, 2019)

**INVESTING IN MUTUAL FUND**

Investing in mutual fund is possible to any person as well as institutions that have money to invest. The vast availability of various kinds of mutual funds is available to invest. The important part of investing in mutual fund is to select the suitable scheme of mutual fund that tally with the investors needs and expected return and how much risk the investor willing to take. Some of the investors looking to regular return plan in the future some of them need capital appreciation in the future; some of them have retirement plans… the need so the investors are always different from each other. So finding out the proper fund with the risk that the investor willing to take, and the types of assets associated in the portfolio are also important. Moderate and lesser risk associated with debt and higher risk and higher risk associated with equity investment. There is no mutual fund scheme for everybody,

because every ones needs and expectations are different. So choose the fund that best suited for.

Once can Start Investing in mutual fund when; the availability of the fund, when the stock market conditions are ideal for the investors investment plans, if the investor is planning to start a Systematic Investment Plan (SIP) start as soon as possible and stay as much as possible and if the national economic conditions are favorable once can start investing in mutual fund.

**MUTUAL FUND TAXATIONS IN INDIA**

| **Themes** | **Period of Holding** | **Tax Rate** |
|---|---|---|
| Equity | Short Term(Less than 1 year) | 15% |
| Equity | Long Term(More than 1 year)* | 10% |
| Debt | Short Term(Less than 3 year) | As per the Income Slab of the investor |
| Debt | Long Term(More than 1 year) | 20% With Indexation |
| Hybrid Funds – Equity Oriented | Aggressive hybrid funds are taxed like equity funds | |
| Other Hybrid Funds | More than 65% of the fund invested in equity; taxed like equity otherwise treated like debt | |

* Long term gain on equity funds below one lack rupees per annum is exempted

**REVIEW OF LITERATURE**

1. **Dr. Nidhi Sharma, Himanshu Agarval (2019)** "Performance Analysis of Mutual Funds: A Comparative Study of the Select Hybrid Mutual Fund Schemes in India" In this research paper the researcher don a detailed study about the various aspect and forms of hybrid mutual funds and measures the performance of the selected funds. And considered the factors affected the performance of the select hybrid funds. (SHARMA & AGARWAL, 2019)

2. **Bilal Ahmad Pandow (2017)** "Growth and Performance of Indian Mutual Fund Industry" In this study the author states that the mutual fund industry has made prominent growth but yet it has to not been able to utilize the full capacity of the market. (Pandow, 2017)

3. **Rajesh Chakrabarti, Sarat Malik, Sudhakar Khairnar, Aadhaar Verma (2013)** "Penetration of mutual funds in India : Opportunities and challenges" In this studies the authors carried out a preliminary study about the penetration and distribution of the mutual funds across the various cities of India. They use questionnaire survey to collect qualitative and quantitative data from the various fund managers across India and find out their

geographical presence. The authors suggested that the distribution channel play a major role in the fund penetration than trying to create demand of fund through financial literacy. (Chakrabarti, Malik, Khairnar, & Verma, 2013)



**REGULATION OF MUTUAL FUNDS IN INDIA**

- **SEBI**

SEBI is the regulator of the Mutual funds in India. After the establishment of the SEBI, in 1993 SEBI starts to make policies, regulate and supervise the mutual fund and protect the interest of the investors in India

- **AMFI**

AMFI is a nodal association of mutual funds across India. Association of Mutual Fund in India is come to existence in the year 1995.AMFI provides useful knowledge and information regarding the mutual fund investments. Its top priority is to protect the interest of the investors. AMFI is working and networking with SEBI and follow their guidelines and regulations.

**OBJECTIVES OF THE STUDY**

1. To trace the history of mutual fund investment in India
2. To know the growth rate of overall mutual fund investment in India
3. To understand the Regulators and Market leaders in Mutual fund industry in India

**STATEMENT OF THE PROBLEM**

Mutual funds are now a common method of Investment Avenue among common people lately; there are lots of factors behind that like increasing familiarity of online banking and online transactions, ease of transaction and KYC of investment accounts. The mutual funds are started in India way back 1963 but after the introduction of private sector institutions in mutual fund industry make a huge impact of investment opportunities. Their advertisements and various attractive schemes made mutual funds are very popular among the investors. Association of Mutual Funds in India (AMFI) is promoting the mutual fund investment by advertising with celebrities make these mutual funds are familiar among the common people. The intention of the paper is to understand the mutual funds in India and their history, growth, market leaders, past trends and development of the mutual fund industries in India.

**RESEARCH METHODOLOGY**

Mutual fund investments are comparatively transparent and all the performance of these mutual fund data is available in the AMFI website. Due to the nature of the study the data are used in this study were published in the online and offline materials



**RESEARCH DESIGN**

This paper adopts the descriptive nature of the study, collect quantitative and qualitative data and information from the published sources and try to understand the need full findings and made conclusions.

**LIMITATIONS OF THE STUDY**

1. The study is used secondary data because it tries to find out the overall aspect of the Indian mutual fund industry.
2. Collection of primary data is very difficult.
3. The historical data related to the past performance of the various mutual fund schemes are available in the Websites but that doesn't guarantee the future performances of the funds.

**ANALYSIS AND INTERPRETATION OF THE STUDY**

**Table.1 Growth of Mutual fund industry in India**

| Years | Total Investments in Crores(Rs) |
|---|---|
| Mar-03 | 79464 |
| Mar-04 | 139616 |
| Mar-05 | 149554 |
| Mar-06 | 231862 |
| Mar-07 | 326388 |
| Mar-08 | 505152 |
| Mar-09 | 417300 |
| Mar-10 | 613979 |
| Mar-11 | 592250 |
| Mar-12 | 587217 |
| Mar-13 | 701443 |
| Mar-14 | 825240 |
| Mar-15 | 1082757 |

**Sources: AMFI website (MF History)**

The above mentioned table indicates the growth of the Mutual Fund growth in India over the course of the years from 2003 to 2015. It clearly states that over the years the

mutual fund industry is growing drastically year by year from 2003 to 08. But there is a little fall back in 2009, 11 and 12. But later the growth increased drastically



**Table.2**
**Top ten Mutual Fund houses in India as on Sep 2018 Based on the Total Assets under Management (AUM)**

| S. No. | Name of Fund House | AUM (in Crore) |
|---|---|---|
| 1 | HDFC Mutual Fund | Rs. 3,42,525 |
| 2 | ICICI Prudential Mutual Fund | Rs. 3,21,281 |
| 3 | SBI Mutual Fund | Rs. 2,84,124 |
| 4 | Aditya Birla Sun Life Mutual Fund | Rs. 2,46,696 |
| 5 | Reliance Mutual Fund | Rs. 2,34,293 |
| 6 | UTI Mutual Fund | Rs. 1,59,694 |
| 7 | Kotak Mahindra Mutual Fund | Rs. 1,50,271 |
| 8 | Franklin Templeton Mutual Fund | Rs. 1,19,933 |
| 9 | Axis Mutual Fund | Rs. 89,768 |
| 10 | DSP Mutual Fund | Rs. 78,363 |

**Source: Paisa Bazaar** **(Paisa Bazaar, 2020)**

The above mentioned table states the top ten asset management companies in India s on September 2018 Based on their total fund managed. The HDFC Mutual fund is the Market leader closely followed by ICICI Prudential Mutual Funds.

**SUGGESTIONS**

In this study indicate that the Mutual Fund Investments are growing drastically year by year. The SEBI and AMFI are to take more actions to avoid the miss usage of the trend by attracting investors by giving false information. There are lots of Private Asset Management Companies and they have various types of schemes and funds the investors have to read the entire document related to their investment before make payments and also importantly just like AMFI always tells “Mutual Fund Investments are subject to market risk, carefully read all the documents related to the investment”.

**CONCLUSION**

The above study concluded that the Mutual fund industry in India is growing fast and still a long road to reach its full potential. So there is huge opportunity for asset management companies to expand and that open lots of variety of thematic funds to available to invest. Mutual Funds are lesser risk investment compare to share market investments. People can easily invest in mutual funds by using the online platforms of the Asset management companies that attract more and more investors in the mutual funds day by day. The regulatory bodies like SEBI and AMFI are doing well to attract new investors and also closely watching the operations of the mutual fund companies to protect the

interest of the investors. HDFC, ICICI are the Market leaders in mutual fund industry in India and SBI, Aditya Birla, UTI, and RELIANCE all are the some of the major market players in the mutual fund industry in India.



**SCOPE FOR FURTHER RESEARCH**

This study is dealing with the overall aspect of the mutual fund industry in India. It's an introductory attempt to understand the mutual fund industry. There is a scope for the detailed study about the selected mutual funds and their investment patterns; scope for the performance evaluation of various thematic funds, investor's awareness and likeness of fixed return funds, growth of pension funds in the last decades …. there is always a various scopes for studies in Mutual funds.

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# PREFERENCE AND SATISFACTION TOWARDS TWO WHEELERS WITH SPECIAL REFERENCE TO WOMEN CONSUMERS IN TIRUCHIRAPPALLI CITY

**Dr. A. KHALEELUR RAHMAN**
Associate Professor & Head, PG & Research Department of Commerce,
Jamal Mohamed College (Autonomous), Trichy.
(Affiliated to Bharathidasan University, Tiruchirappalli, Tamilnadu, India)

**Dr. P. GANESH**
Assistant Professor, PG & Research Department of Commerce,
Jamal Mohamed College (Autonomous), Trichy.
(Affiliated to Bharathidasan University, Tiruchirappalli, Tamilnadu, India)

## ABSTRACT

The producers of Automobile products innovated a new thought of designing the two-wheelers in such a way to attract the women. Today most of the women prefer to travel through two-wheelers. A wide variety of two-wheelers of all category light- weighted, medium – weighted and heavy weighted vehicles have been introduced in the market. The objective of the study is to know the preference and satisfaction of women consumers over two-wheelers and the various aspects, which determines the purchase or buying behaviour and to know the expectations of women consumers over two-wheelers. The sample size of the study was conducted in Tiruchirappalli city with 75 respondents through Non-Probability Random Sampling Method. The tools and techniques used were simple percentage, chi-square and ANOVA. The obtained result of the study that majority of the women prefer TVS Scoot and most of the respondents prefer two wheelers due to convenient while driving and majority of the respondents have great impact on colour and model prefer the vehicle. New inventions and designs were introduced to meet the requirements of the current day affaires.

**Key Words:** Preference of women consumers over Two Wheelers, Buying Behaviour, Attitudes & Expectations, etc.,

## INTRODUCTION

The Indian two-wheeler industry is experiencing a major shift in its shape and structure. The established players in the industry are taking a hard look at their portfolio of products and are in the process of reshuffling them to meet the expectations of customers. The last few years have brought about a great change in the consumer preferences for two-wheelers. The market leaders of yester years are being driven to maintain their leadership position in the forthcoming years. Those who have had a great going in the last few years are fighting hard to retain their new supremacy. The two-wheeler industry is perhaps the most happening place in terms of new models launched, upgraded products and innovative marketing techniques. Today the Indian two-wheeler markets in highly competitive the numerous players who offer anything and everything a consumer demands

and that too at affordable price. The Indian two-wheeler industry is dominated by three players, Bajaj, Honda and TVS Suzuki, who account for 80 percent of the total two-wheeler market. The other players including Kinetic motors, LML and others account for the remaining 20 percent of the market. The industry can be divided in to three broad segments: scooters, motorcycles and mopeds. In the scooters segment Bajaj in the market leader, Honda is the market leader in the motor cycles segment and in the segment of mopeds, TVS controls the major chunk of the market. Most Indian players in the two-wheeler industry had been into some kind of strategic alliance, technical collaboration or joint venture with foreign players.

**STATEMENT OF PROBLEM**

Women play a significant role in the domestic and socio-economic life of the society. The prominent role of women in decision-making is due to increasing literacy, self-confidence, the control on independent income, and a more playing significant role in the family. The increase in urbanization, higher disposal incomes, falling interest rates, and poor public transport lead to increase in the volume of two-wheelers. An individual chooses personalized transport, instead of public transport to a desired location in most of the situations. This study reports key findings from an interpretative study of women consumers' preference and satisfaction towards two-wheelers in Tiruchirappalli City.

**OBJECTIVES OF THE STUDY**

- To study the preference and satisfaction of women consumers over two-wheelers.
- To study the various aspects, which determines the purchase or buying behaviour
- To examine the expectations of women consumers over two-wheelers.

**REVIEW OF LITERATURE**

**M. Arutselvi (2011)**, in her research paper entitled on, "A study on customer satisfaction towards TVS Bikes" in Kanchipuram town, has analysed the performance of SARADAS Auto Agencies for retaining the customers by their authorized sales. The study has employed descriptive research approach and has adopted survey method for data collection. A sample of 130 respondents has been taken for the study. The study has concluded that the sales of Sarada's Auto Agencies for TVS two wheelers were good because of the right approach of a group of sincere mechanics.

**Faiz Ahmed Shaikh (2011)** A critical analysis of consumers buying behaviour two wheelers (observations pertinent to Ahmed Nagar city, Maharashtra. The main objective of the study focusses on identify the most preferred two-wheeler manufacturing companies, in two-wheeler marketing, relationship with consumers is very important and there cannot be good relationship

unless we understand customer preference well. Information was collected from a sample size of 200 respondents. The toll used in the study is just below 80% of the total two wheelers market in India which is dominated by Hero Honda with a market share of 59%. Scooter segment market share is about 18% which is lead again by Honda motorcycle and scooter India Pvt. Ltd., with a market share of 43%.



**Anuj (2011)**, Analysing the state of competition in India two wheelers industry. The main theme of the study wills customer love to be with two- wheeler. The information on a foresaid factor will help manufacturer determine its manufacturing and marketing strategies for sustaining and growth of the business. The study had found that the automobile industry in India in one of the largest in the world and one of the fastest growing globally. Finally, they conclude that report divides two wheelers industry in segments on the basics of price and scooters have been treated as separate segment.

**Duggani Yuvaraju and Durga Rao (2014)** have made a study on, "Customer Satisfaction towards Honda Two Wheelers: A Case Study in Tirupati". The study has aimed to analyse the customer satisfaction of two wheelers. The study has found that 60 per cent of the respondents have come to know Honda Bikes through Advertisement media, 90 per cent of the respondents were completely satisfied with the mileage and performance of the bike, 73 per cent are satisfied with pick-up of the Honda Bike, 56 per cent of the respondents have attracted by the quality of the service. 50 per cent of the respondents are satisfied with the design of the bike, 54 per cent of the respondents have considered the price of the Honda, 60 per cent of the respondents have felt the explanation were "excellent." The study has concluded that there is a significant difference among the preferable factors such as, mileage, pickup, price and design.

## SCOPE OF THE STUDY

The scope of the study reveals the preference of women consumers over two wheelers. It confined with special reference to Tiruchirappalli City. The vital purpose of the study has been conducted to identify the consumers evaluate their preferences and find out the factors in which it decides the buying decision, and to analyze the expectation level of two wheelers. The study creates a ground for future research in the similar field and would similar inferences that could be analyzed.

**Sample Size:** In this research work, sample size is 75.

**Sampling Area:** The study was conducted in rural areas of Tiruchirappalli City where only limited population was chosen on Non-Probability Random Sampling Method.

## METHODOLOGY

Both primary and secondary data were used for the present study. For collecting the first-hand information one hundred respondents were chosen by Non-Probability Random Sampling Method. Secondary data have been collected from Websites, Books and Journals.



## LIMITATION OF THE STUDY

The study was restricted to 75 respondents in rural areas of Tiruchirappalli City. The data was obtained through questionnaire and it has its own limitations. The result would be varying according to the individuals as well as time.

## ANALYTICAL TOOLS

The following are the analytical tools applied for the analysis of the data collected:

- ✓ Percentage analysis
- ✓ Chi-Square test
- ✓ Analysis of Variance (ANOVA)

**Table No. 1 Demographical Profile of the Respondents**

| Variable | Category | No. of Respondents | % |
|---|---|---|---|
| Age | <20 Years | 10 | 13 |
| | 21-30 Years | 25 | 33 |
| | 31-40 Years | 32 | 43 |
| | >41 Years | 08 | 11 |
| Marital status | Married | 59 | 79 |
| | Unmarried | 16 | 21 |
| Educational Qualification | Illiterate | 03 | 04 |
| | School level | 19 | 25 |
| | Under Graduate | 45 | 60 |
| | Post Graduate | 08 | 11 |
| Occupation | School student | 05 | 07 |
| | College student | 15 | 20 |
| | Working women | 34 | 45 |
| | Housewife | 21 | 28 |

| | | | |
|---|---|---|---|
| Income per month | Below 10,000 | 28 | 37 |
| | 10,001-20,000 | 33 | 44 |
| | 20,000-30,000 | 08 | 11 |
| | Above 30,000 | 06 | 08 |
| Size of the Family | Up to two | 09 | 12 |
| | 3-4 | 61 | 81 |
| | Above 4 | 05 | 07 |

***Source: Primary Data***

From the above table, it is clearly evident that majority of the respondents (i.e.) 43 percent are belong to 31 to 40 years of age group. 79 percent of the respondents are married. Majority of the respondents (i.e) 60 percent educational qualification is under graduate. Nearly half of the respondents (i.e) 45 percent are working women. 44 percent of the respondents' monthly income is between 10001 to 20000 and most of the respondents (i.e) 81 percent family size is between 3 to 4.

**Table No. 2 Product Profile of the Respondents**

| Variable | Category | No. of Respondents | % |
|---|---|---|---|
| Preference of two-wheelers | Vespa | 08 | 11 |
| | Pleasure | 07 | 09 |
| | TVS Scooty | 27 | 36 |
| | Dio | 19 | 26 |
| | Fasino | 10 | 13 |
| | Electric bike | 04 | 05 |
| Buying place of Two wheelers | Used Vehicle Consultancy | 22 | 30 |
| | Showroom | 43 | 57 |
| | C2C Platform | 10 | 13 |
| Reasons for preferring the brand | Brand Image | 12 | 16 |
| | After Sale Service | 14 | 19 |
| | Convenient to Drive | 26 | 34 |

| | | | |
|---|---|---|---|
| | Better Mileage | 23 | 31 |
| Period of using two wheelers | Less than 2 years | 36 | 48 |
| | 2 to 4 years | 25 | 33 |
| | Above 4 years | 14 | 19 |

***Source: Primary Data***

From the Table No. 2, it is clearly reveals that more than one-third of the respondents are preferred TVS Scooty two-wheeler. 57 percent of the respondents are purchased their vehicle from the showroom. Main reason for preferring the specific brand of two-wheeler is very convenient to drive and it is preferred by 34 percent of the respondents. Nearly half of the respondents (i.e) 48 per cent using the two-wheeler for the period of less than 2 years.

**Table No. 3 Chi-Square Test Relationship between Income and preference of Two-wheelers**

| Factor | Calculated Value | Table Value | Degree of Freedom | Remark |
|---|---|---|---|---|
| Income | 23.0201 | 24.996 | 15 | Significance at 5% Level |

***Source: Primary Data***

It is observed that the table that the calculated value of chi – square is less than the table value. Hence the null hypothesis is accepted and it is concluded that there is not significant relationship between income status and preference of two wheelers.

**Table No. 4: ANOVA Table showing Relationship between mode of payment and preference of Two-wheelers**

| Source of Variation | Sum of Squares | Degrees of Freedom | Means Square | F Ratio | 5% F limit ( or the Table value) |
|---|---|---|---|---|---|
| Columns | 664 | 5 | 132.8 | 2.266 | 5.05 |
| Rows | 300 | 1 | 300 | 5.119 | 6.61 |
| Residual | 293 | 5 | 58.6 | | |
| Total | 1257 | 11 | | | |

***Source: Primary Data***

It is observed above the table that the calculated value is less than the table value. Hence the null hypothesis is accepted and it is concluded that there is not significant relationship between mode of payment and preference of two – wheelers.

**SUGGESTIONS**



It is found in the research that engine power is one of the main concerns of the customer. It is suggested to increase the engine power so as to increase the satisfaction of the customer. It is suggested to improve the mileage of the vehicle for increasing the satisfaction level of the users. It is suggested to reduce weight of the vehicle so as to give safety and make convenience to women customer. Suspension of the vehicle can be improved by providing shake absorbers at the front as well as rear. Normally the seats are made narrow at the front and rear and broader at the center. The broader portion of the seats causes discomfort, so the center portion of the seat can be slightly reduced in breadth. Most of the highways are in dilapidated condition. Potholes are seen everywhere. Hence in order to have a safe and comfortable journey shake absorber should be in a strong and fine condition. It is found in the research that facility for charging a cell phone in some vehicles can be provided to help the riders. It is suggested that the level of the ground clearance can be increased in mostly two wheelers.

**CONCLUSION**

Customer's expectation and satisfaction are fulfilling by supplying them superior quality product at reasonable price. Customer preference to a large extend depends on the brand. Customers are annoyed of the mileage, resale value, easier to operate greater mobility, cheap spares and loan on instalment facilities. Thus, all the four companies, namely TVS motors limited, Honda motors company, Hero motors limited and Yamaha had technical collaboration with different Japanese auto giants, enjoyed good export potential, employed excellent quality control technique and overcome the tough time in the market by their innovative ability and efficiency. Keeping pace with the increasing demand two wheelers' companies are factoring in the preferences and special needs of women while fine tuning their marketing strategies. All companies will duly satisfy the customer, by offering high quality products and services, which are new and traditional technologies as well as creativity and artistry and continue to be a known, trusted on love brand.

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# CONSUMERS' PERCEPTION TOWARDS BUYING BEHAVIOUR OF FMCG PRODUCTS IN TIRUCHIRAPPALLI DISTRICT

**R. NIJANTHAN**
ASSISTANT PROFESSOR, PG DEPARTMENT OF COMMERCE,
JAMAL MOHAMED COLLEGE (AUTONOMOUS), TRICHY.
(AFFILIATION TO BHARATHIDASAN UNIVERSITY, TIRUCHIRAPPALLI, TAMILNADU, INDIA)
Mail id: nijanthan_naveen@yahoo.com Mobile No. 9092203563.

**Dr. K. VIJAYAKUMAR**
ASSISTANT PROFESSOR, PG & RESEARCH DEPARTMENT OF COMMERCE,
JAMAL MOHAMED COLLEGE(AUTONOMOUS), TRICHY.
(AFFILIATION TO BHARATHIDASAN UNIVERSITY, TIRUCHIRAPPALLI, TAMILNADU, INDIA)
Mail id: drkvk79@gmail.comMobile No. 9942169888.

## ABSTRACT

The customer has a wide variety of choice and opinions for selecting FMCG products, that the producers have to improve the innovate additional values to the products for their continues its presence in the market field. Although through this survey we can understood that the customer in this current scenario not only to purchase the products on the basis of one certain content they also carefully analyze the various factors and go for the purchase decision. Because of the consumer perception may be varied to products to products and even time to time and also to persons to persons it gets varies. This study consists of response of different respondents who specifies their pre-determined factors which derives them while purchasing the FMCG products.

***Keywords: FMCG, Purchasing Factor, Perception***

## INTRODUCTION

Fast moving consumer goods is classification that refers to a wide range of frequently purchased consumer products includes soaps, toiletries, cosmetics, toothpaste, shaving products, detergents, soaps, and other non-durable goods. Fast moving is an opposition to consumer durables such as kitchen appliances that are generally replaced less than once a year. The categories may include packaged food products, soft drinks etc. Then the term consumer packaged goods (CPG) is used interchangeably with fast moving consumer goods (FMCG). The Indian FMCG sector is an important contributor to the country's GDPs. It is the fourth largest sector in the economy and is responsible for 5% of the total factory employment in India. Though the profit margin made on FMCG products is relatively small, they are generally sold in large quantities; thus, the cumulative profit on such products can be substantial. FMCG is a classic case of low margin and high volume business. The three largest FMCG companies In India's are Nestle, unilever and Procter & gamble.

## REVIEW OF LITERATURE

**Amandeep Singh, Babita Singla, Sandhir Sharma (2020),** a study entitled that "An Empirical Study of Factors Affecting the Selection of Point of Purchase Location: A Case of FMCG Industry" in this research the researcher explained that, In spite of the fact that the supreme benefit made on FMCG items is moderately little, they, for the most part,

sell in huge amounts, so the total benefit on such items can be enormous. This examination paper tries to portray the general significance of the variables influencing the client in the choice of a buy area. In the ever-increasing field of the Super Markets still, the majority of the respondents like to buy the washing cleansers from Traditional Indian Stores.



**Veeralakshmi M (2019),** this study entitled that "Green marketing strategies and its impact on consumers of fmcg products in tirunelveli district", The present study has revealed that in order to maintain a sustainable environment for the green FMCG products, the consumers need to be given enough awareness about importance of our environment and how each and every act of the human being is making the world a worse place to live. When enough awareness is created among the consumers, then they will buy more green products and it can encourage the companies to produce more green products and thereby not harming the ecology around us and preserve it for the future generation

**Rubia Begum m. and Rajeswari R. (2019),** "A study on the impact of celebrity endorsed advertisements on the buying behaviour of consumers in Salem district with reference to fmcg products", this study shows a celebrity endorsing a marketing offer creates a favorable impact on the consumers and it creates a connection which forces a consumer to patronize the products. Despite the use of known personality as endorsers in advertisements, the choice of celebrities to fulfil that role has become a common practice for brands competing in today's cluttered media environment. Because of their high profile, celebrities help the advertisement to stand out form the surrounding clutter, thus improving their communicative ability and creating an impact on the buying behaviour of the consumers.

## SIGNIFICANCE OF THE STUDY

The study focuses mainly on the consumer Perception towards select *Fast Moving Consumer Goods* in Tiruchirappalli *District*, but with the prevailing trend, it is necessary to focus on the essence and emergence of vibrant in marketing efforts from the FMCG companies.

## OBJECTIVES OF THE STUDY

- To know the profile of the FMCG consumers.
- To analyses the factor which determining the buying behavioural decisions of FMCG consumers.

## RESEARCH METHODOLOGY

Type of Research

As such, this research is based on 'Descriptive' type of research.

Selection of Sample

'Convenient' sampling is used to select the sample size of consumers. Among the total consumers, 100 respondents were selected and met in the study.

Source of data

The current study is based on primary sources of data is obtained through issue of questionnaire to the peoples of Tiruchirappalli city to know on what basic the consumer having perception on buying behaviour of FMCG products.

Data collection method

Primary Data were collected and that data were collected through structured questionnaire.

Frame work of analysis



The data have been analysed by making use of statistical tools like Frequency analysis and Friedman rank analysis.

**LIMITATIONS OF THE STUDY**

Every study has some limitations due to the environment under which a research is to be done. Similarly this study is also confined to some limitations as mentioned below:

- Since the study was taken only in Tiruchirappalli with covering only selected areas, so the results and conclusion may not be applicable to other areas.
- Findings based on this study cannot be used in other seeds company.
- This study concentrates only to influences of perception towards Buying behaviour of FMCG products and all other things were excluded from this study.

**ANALYSIS OF THE DATA**

**Table No. 01: Demographical Information**

| ***Particular*** | ***Classification*** | ***Percentage*** |
|---|---|---|
| **Gender** | Male<br>Female | 63<br>37 |
| **Age** | Below 25<br>25-35<br>36-45<br>Above 45 | 25<br>42<br>22<br>11 |
| **Occupation** | Business<br>Employees<br>Students<br>Others | 20<br>45<br>25<br>10 |
| **Monthly Income** | Up to Rs. 20,000<br>Rs. 21,000 – 30,000<br>Rs. 31,001 – 40,000<br>Above Rs. 40,000 | 27<br>32<br>25<br>16 |
| **Total** | | **100** |

*Source: Primary Data*

**Table No. 02: Purchasing factor towards FMCG products:**

| ***Factors*** | ***Percentage*** |
|---|---|
| Quality | 34% |
| Brand | 28% |
| Price | 24% |

| | |
|---|---|
| Physical Distribution | 10% |
| Others | 4% |
| **Total** | **100**% |

*Source: Primary Data*



**Table No. 03: Opinions towards FMCG Products**

| ***Opinions toward FMCG Products*** | | ***Percentage*** |
|---|---|---|
| Easy available | Yes<br>No | 86 %<br>14% |
| Value of Money | Yes<br>No | 89%<br>11% |
| Suggest to other to use your product | Yes<br>No | 95%<br>05% |
| Over all Opinions | Excellent<br>Good<br>Average<br>Poor | 25%<br>48%<br>22%<br>05% |
| **Total** | | **100**% |

*Source: Primary Data*

**Table No. 04: Ranking on Perception towards Buying Behaviour of FMCG products:**

| ***Factors*** | ***Ranking*** |
|---|---|
| Quality | 03 |
| Brand | 01 |
| Price | 02 |
| Physical Distribution | 05 |
| Others | 04 |

*Source: Primary Data*

**FINDINGS**

1. The above Table No. 01 inferred that
   - More than one-third (63%) are belongs to Males
   - Nearly half of the respondents (42%) are belonging to 25-35 years of age
   - Nearly half (45%) respondents are being Employees in his occupations
   - 32% of respondents are earn Rs. 21,000 – 30,000 as their monthly Income

2. The above Table No.02: Shows that the consumers choose the products on the basis of Quality as most while compared to other factors.

3. The Table No. 03: Shows the various opinions towards the FMCG Products.

4. The Table No. 04. Exhibits that the ranking was made that the most of the consumers perception towards buying behviours leads to Brand as First and followed by Price as second and Quality as Third.



**SUGGESTIONS**

Finally the researcher conclude that, majority of the customers are satisfied with the FMCG products because of high quality, goodness, reputation, easy availabilities. Some of the consumers are not satisfied with these products because of some high price, spoilage and slow arrival of products, therefore such modification the manufacture or retailers can be made in both marketing activities and distribution of these products to give more success. So from the study it observed that FMCG products have a good markets.

**CONCLUSION**

In India the FMCGs industry is a very dynamic sector. A major goal is to satisfy the needs and wants of consumers' and target the markets more effectively and efficiently. Majority of them prefer branded FMCG product with faith of quality. They are showing highly willingness to even spend on higher price. Thus the Overall Satisfaction of the customer will based on Quality next to brand of the products, so the brand awareness is increases the tendency on FMCG Products. Hence the researcher hopes that the information provided in this study will assist companies in shaping their marketing strategies and better serving their customers.

**SCOPE FOR FURTHER RESEARCH**

1. The possibilities for further research which can be done on comparison between separate or individual categories of FMCG products.
2. This study is done in Tiruchirappalli district; the further research can be done in various places.
3. The further the researcher can be done research in make a comparison with current environmental issues.

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# BRAND PREFERENCE AND PERCEPTION TOWARDS LED TV WITH SPECIAL REFERENCE TO TIRUCHIRAPPALLI CITY

**Dr. BADHUSHA M H N**
ASSISTANT PROFESSOR, PG & RESEARCH DEPARTMENT OF COMMERCE,
JAMAL MOHAMED COLLEGE (AUTONOMOUS),TRICHY.
(AFFILIATED TO BHARATHIDASAN UNIVERSITY, TIRUCHIRAPPALLI,
TAMILNADU, INDIA)

## ABSTRACT

Television (TV) is a telecommunication medium for transmitting and receiving moving images that can be monochrome (black-and-white) or colored, with or without accompanying sound. "Television" may also refer specifically to a television set, television programming, or television transmission. Light Emitting Diode televisions (LED TV) are television sets that use LED display technology to produce images. Convenience sampling method is used for the survey of this project. It is a non-probability sample. This study reveals that, the researcher has ascertained purpose of purchase LED TV, brand preferences, factors influenced, mode of purchase, and feature of LED TV and level of satisfaction in LED TV. The respondents most preferred brand of LED TV is SONY. Most of the respondents buy LED TV because of its quality and they satisfied on different features like sound system, picture clarity, price, durability etc., the overall opinion on LED TV among consumers is good.

**Keywords:** Brand Preference, Consumer, LED TV, etc.,

## INTRODUCTION

The television has become an integral part of dwelling in the modern world that it is hard to imagine life without television because it provides entertainment to people of all ages. Not just for entertainment value, TV is also a valuable resource for advertising and for different kinds of programming. The television as we see it and know it today was not always this before. TV was first made in 1920's with black and white screen, but later it developed into color. Different experiments by various people, in the field of electricity and radio, led to the development of basic technologies and ideas that laid the foundation for the invention of television with many more features which are perfect to watch and looks very much like reality. Television industries in India have seen a dramatic change during the past one decade. Many new companies are introducing more models, types, technologies and features in television. Customers face a dilemma while selecting a brand because they are flooded with substitute's availability.

Customers consider many factors when they wish to buy a product especially in case of durables. Price, design, appearances, digital function, after sales service, durability,

warranty, power efficiency, easy availability, free gifts, discounts and goodwill of the company etc. are the core factors in the minds of the customers while selecting a particular brand. Customers think that the cost they pay should be worth giving. As a result of this, manufacturers are now forced to behave like price takers rather than price make they must find out what consumer want and then translate their desires into meaningful product or service. So each and every company has to give their best outcome to survive in the market. This research is an attempt to study the brand preference and perception towards various LED TV's.

**STATEMENT OF THE PROBLEM**

Televisions sets are one of the common products used by the public. These are various manufacturers producing TV in India and they are fulfilling the needs of the consumer. Many new companies which have an established in the field of business also engage in manufacture of new brands of TV with various models for examples: LCD, LED, QLED,etc., Here the researcher takes LED TV sets for her research study. Manufacturers want to popularize their brand image in the mind of public through their quality and durability. For this purpose, manufacturers and distributors spend huge amount of money. All this will become a waste if the consumers do not recognize the brands. It should have some attractive features to reach the consumers like price, service, performance and etc., so the researcher wants to find out the preference of a particular brand among various brands ofLED TV sets available in the market.

**SCOPE OF THE STUDY**

The scope of the study reveals the brand preference of LED TV sets. It confined with special reference to Tiruchirappalli City. The vital purpose of the study has been conducted to identify the consumer and evaluate their preference, mode of purchase and find out the factors in which it decides the brand decisions, and to analyze the satisfaction level of various brands available in the LED TV sets. The study creates a ground for further research in the similar field and would similar inference that could be analyzed.

**OBJECTIVES OF THE STUDY**

1. To study the demographic factors.
2. To know the user's brand preference on LED TV.
3. To find out the factors influencing while users purchasing LED TV.

**RESEARCH METHODOLOGY**

***Sample Size:*** 100 LED TV users

***Sampling Technique:***Non Probability Random Sampling Method is used for the survey. This is the least reliable design but normally cheapest and easiest to conduct. In this method Researcher have the freedom to choose whomever they find, thus the name convenience.



***Period of Study:*** November 2020 to December 2020

***Brand's covered:*** Sony, Samsung, LG, MI and Panasonic

**STATISTICAL TOOLS USED IN THE STUDY**

- Simple Percentage Analysis Method
- Chi-Square Test
- Henry Garret Ranking

**LIMITATIONS OF THE STUDY**

- The Study was conducted only in the Tiruchirappalli City so the information may not be compare with other area.
- The analysis was made based on the information provided by the respondents so the result may not be compare with other factor
- The result arrived is applicable only to the study period.
- Respondents opinion are dynamics, they keep changing time to time.

**ANALYSIS AND INTERPRETATION**

**Table No. 1**
**Demographical Data of the Respondents**

| Democratic Factors | Factors | No.of Respondents | (%) |
|---|---|---|---|
| Age | Below 30 years | 21 | 21 |
| | 31 – 40 years | 34 | 34 |
| | 41 – 50 years | 32 | 32 |
| | Above 50 years | 13 | 13 |
| | **Total** | **100** | **100** |
| Gender | Male | 73 | 73 |
| | Female | 27 | 27 |
| | **Total** | **100** | **100** |
| Marital Status | Single | 36 | 36 |
| | Married | 64 | 64 |
| | **Total** | **100** | **100** |
| Educational Qualification | Upto School Level | 20 | 20 |
| | Graduate | 25 | 25 |
| | Post Graduate | 21 | 21 |
| | Professional Degree | 17 | 17 |

| | | | |
|---|---|---|---|
| | Others | 17 | 17 |
| | **Total** | **100** | **100** |
| Type of Family | Nuclear Family | 87 | 87 |
| | Joint Family | 13 | 13 |
| | **Total** | **100** | **100** |
| Size of the Family | Below 3 Members | 14 | 14 |
| | 3 – 5 Members | 74 | 74 |
| | More than 5 Members | 12 | 12 |
| | **Total** | **100** | **100** |
| Occupation | Professional | 16 | 16 |
| | Business | 28 | 28 |
| | Govt. Employee | 24 | 24 |
| | Private Employee | 22 | 22 |
| | Others | 10 | 10 |
| | **Total** | **100** | **100** |
| Monthly Income | Below ₹25000 | 43 | 43 |
| | ₹ 25001 – 50000 | 36 | 36 |
| | ₹ 50001- 100000 | 19 | 19 |
| | Above ₹100000 | 2 | 2 |
| | **Total** | **100** | **100** |

***Source: Primary Data***

The above table clearly inferred that, the 34% respondents are having 31-40 years of Age, 73% of respondents are Male, 64% of the respondents are unmarried, 25% of the respondents are studied Graduate degree, 87% of the respondents are living in Nuclear Family, 74% of the respondents families have 3 to 5 members, 28 % of the respondents are doing a business, 43% of the respondents are earning below ₹25,000 per month.

**Table No. 2**
**Brand Preference& Size of the LED Tv**

| Particular | Category | No.of Respondents | (%) |
|---|---|---|---|
| **Brand Name** | Sony | 32 | 32 |
| | Samsung | 24 | 24 |
| | LG | 20 | 20 |
| | MI | 16 | 16 |
| | Panasonic | 08 | 08 |
| | **Total** | **100** | **100** |
| **Size** | 32 inch | 51 | 51 |
| | 43 inch | 33 | 33 |
| | 55 inch | 16 | 16 |
| | **Total** | **100** | **100** |

***Source: Primary Data***

Nearly one-third of the respondents (i.e) 32 percent are using SONY LED Tv. 24 percent of them are using Samsung , 20 percent are using LG LED Tv and only 08 percent of them are using Panasonic brand LED Tv's. More than half of the respondents (i.e) 51 percent using 32inch LED Tv. 33 percent are using 43 inch LED TV and 16 percent using 55 inch LED Tv.



**Table No. 3**
**Overall Satisfaction towards Brand Preference**

| Particular | Category | No.of Respondents | (%) |
|---|---|---|---|
| **Satisfaction Level** | Highly Dissatisfied | 06 | 06 |
| | Dissatisfied | 09 | 09 |
| | Neutral | 18 | 18 |
| | Satisfied | 37 | 37 |
| | Highly Satisfied | 30 | 30 |
| | **Total** | **100** | **100** |

***Source: Primary Data***

More than one-third of the respondents (i.e) 37 percent are satisfied with their brand preference. 30 percent are highly satisfied, 18 percent are opined neutrally and only 06 percent of the respondents opined highly dissatisfied with their brand preference towards LED Tv's.

**Table No. 4**
**Age of the Respondents Compared with Factors Influenced To Buy theLEDTv**

**Null Hypothesis:**

There is no significant association between age of the respondents and the factors influenced to buy the LED Tv.

| Age | Factors Influenced to buy the LED TV | | | | | Total |
|---|---|---|---|---|---|---|
| | Picture Clarity | Sound System | Quality | Brand Image | Other Factors | |
| Below 30Years | 04 | 05 | 08 | 03 | 01 | **21** |
| 31 – 40Years | 06 | 07 | 11 | 09 | 01 | **34** |
| 41 – 50Years | 03 | 08 | 12 | 09 | 00 | **32** |
| Above 50Years | 03 | 04 | 01 | 05 | 00 | **13** |
| **Total** | **16** | **24** | **32** | **26** | **02** | **100** |
| **p-value = 0.032 (Sig. at 0.05), df = 4, Chi-Square value = 28.361** | | | | | | |

***Source: Primary Data***

Since the p-value is less than 0.05 (i.e) 0.032, the framed null hypothesis is rejected at 5 percent level of significance. More than one-third (i.e) 37.5% of the respondents who belong to age group of 41 – 50 years says that Quality factor was influenced more to buy the LED TV.



**Table No. 5**

**Income of the Respondents Compared With Amount Spent For Purchase of LEDTv**

| Income | Price of LED TV | | | Total |
|---|---|---|---|---|
| | Below ₹25000 | ₹25001 – 50000 | Above ₹ 50000 | |
| Below ₹25000 | 25 | 16 | 02 | **43** |
| ₹ 25001 – ₹ 50000 | 24 | 11 | 01 | **36** |
| ₹ 50001- ₹ 100000 | 12 | 05 | 02 | **19** |
| Above ₹ 100000 | 00 | 01 | 01 | **02** |
| **Total** | **61** | **33** | **06** | **100** |
| **p-value = 0.017 (Sig. at 0.05), df = 2, Chi-Square value = 36.121** | | | | |

***Source: Primary Data***

Since the p-value is less than 0.05 (i.e) 0.017, the framed null hypothesis is rejected at 5 percent level of significance. Majority 41% of respondents whose income is below ₹ 25000 says that they are having the LED TV value below₹ 25000.

**Table No. 6**

**Reason for Preferring Select Brand ofLEDTv**

| Factor | Rank | | | | | | | | | | Total |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | |
| Brand Name | 24 | 18 | 14 | 12 | 7 | 8 | 9 | 4 | 2 | 2 | 100 |
| Picture Clarity | 17 | 21 | 22 | 6 | 4 | 5 | 8 | 6 | 4 | 7 | 100 |
| Sound effects | 14 | 34 | 7 | 7 | 8 | 6 | 6 | 8 | 5 | 5 | 100 |
| Appearance | 5 | 8 | 4 | 12 | 9 | 8 | 9 | 19 | 18 | 8 | 100 |
| Durability | 9 | 6 | 10 | 32 | 13 | 10 | 8 | 4 | 4 | 4 | 100 |
| Price | 13 | 9 | 12 | 8 | 26 | 9 | 6 | 5 | 3 | 9 | 100 |
| Discount | 7 | 1 | 9 | 10 | 17 | 11 | 13 | 8 | 14 | 10 | 100 |
| After sales service | 2 | 1 | 1 | 17 | 20 | 12 | 26 | 6 | 8 | 7 | 100 |
| Quality | 1 | 1 | 3 | 9 | 12 | 15 | 16 | 10 | 24 | 9 | 100 |
| Warranty | 3 | 9 | 7 | 9 | 11 | 18 | 12 | 6 | 10 | 15 | 100 |
| Garrett Table Value | 40 | 35 | 32 | 29 | 26 | 23 | 21 | 18 | 15 | 9 | |

It is observed from the above table, Sound effects and Durability obtained first and second rank with a mean score of 243.65 and 269.33

**SUGGESTIONS**

- Companies should be aware that they provide LED TVs which satisfies the Consumer's needs, so that company can earn more brand value than other companies.
- Dealers and Companies which provide LED TVs can also provide some special offers and discounts while their purchase.
- Companies should periodically improve on all the factors like picture clarity, sound system, appearance etc., they should add new features to their model which Consumers expect in their TVs.
- Companies can give good Exchange offers on some special occasions to obtain more consumers and to increase their sales.
- Companies should maintain service centers in their show room or every TV companies should maintain a service center for every city.
- Dealers and Companies can use advertisement as an effective tool for their sales promotion by giving clear advertisements on features about products.
- Companies should think of producing cheap and quality LED TVs which should be affordable by all consumers with low income to high income. Reduction of price one of the best way to increase the sales turnover.

## CONCLUSION

Marketing plays a vital role in the development of our country. The development of marketing has always a kept place with the modern marketing places the high competition in their activities. There are lots of companies in the market which provides branded LED TV to the consumers. A good company is the one which satisfies its consumers with its products. Every company should give its products best to satisfy its consumers and improve its position in the market. The companies should provide new models with consumer's preference and needs periodically to be successful in market. This study reveals that the "Brand preference of LED Television sets (With Special Reference toTiruchirappalli City)". The research has ascertained purpose of purchase LED TV, brand preferences, factors influenced, mode of purchase, and feature of LED TV and level of satisfaction in LED TV. Most of the respondents buy LED TV because of its durability and sound effects and they satisfied on different features like picture clarity, price, brand image etc.The most preferred LED Tv brand is "SONY" and the overall opinion on LED TV among consumers is "Satisfied".

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# A STUDY ON CUSTOMER ATTITUDE AND SATISFACTION TOWARDS ONLINE SHOPPING IN TIRUCHIRAPPALLI CITY

**DR. Y. MOYDHEEN SHA**
ASSISTANT PROFESSOR, PG & RESEARCH DEPARTMENT OF COMMERCE
JAMAL MOHAMED COLLEGE(AUTONOMOUS), TRICHIRAPALLI.
(AFFILIATED TO BHARATHIDASAN UNIVERSITY, TIRUCHIRAPPALLI, TAMILNADU, INDIA)



## ABSTRACT

In the era of globalization electronic marketing is a great revolution. Over the last decade maximum business organizations are running with technological change. Online shopping or marketing is the use of technology for better marketing performance. And retailers are devising strategies to meet the demand of online shoppers; they are busy in studying consumer behavior in the field of online shopping. The basic necessity for a human being is food, cloth and shelter but in modern world "Internet" has become a primary need in human life. Online shopping plays an important role in E-commerce. Due to the development progress of the Information and Communication Technology (ICT) have brought about a lot of changes in shopping, it has been in the form of online shopping or online trading. The main objective of the study is to find out the consumer attitude and satisfaction towards online shopping in Tiruchirappalli District. The study was done based on well structured questionnaire with a sample of 200 respondents. The data were analyzed using simple percentage analysis and chi-square test to find consumer attitude and satisfaction towards selected online shopping in leading companies.
**Keywords**: Online Shopping, Consumer Behaviour, Attitude.

## INTRODUCTION

Online shopping is the process whereby consumers directly buy goods, services etc. from a seller interactively in real-time without an intermediary service over the internet. Online shopping is the process of buying goods and services from merchants who sell on the Internet. Since the emergence of the World Wide Web, merchants have sought to sell their products to people who surf the Internet. Shoppers can visit web stores from the comfort of their homes and shop as they sit in front of the computer. Consumers buy a variety of items from online stores.

In fact, people can purchase just about anything from companies that provide their products online. Books, Foods, medicine, clothing, household appliances, toys, hardware, software, and health insurance are just some of the hundreds of products consumers can buy from an online store.

THE LEADING ONLINE SHOPPING COMPANIES

**Amazon:** It is one of the leading and reputed online e-commerce platforms acknowledged at a wide scale all over the country. Accessed by millions of people from all over the globe, the marketplace is operated by an affiliate of Amazon.com that is Amazon Seller Services

Private Limited.

**Flipkart:** It is a reputed and one of the esteemed e-commerce platforms used simply all across the world. No matter, whether you are looking for electronics, appliances, anything related to men and women, baby and kids wear, home and furniture, books and more, it is the best platform to seek for.



**Snapdeal:** is placed at third position in the list of top 10 e-commerce companies in India. Snapdeal was started by alumnus of IIT Delhi in 2010 and within 3 years capture huge share of Indian e-commerce industry. Snapdeal has numerous product categories that include books, mobiles, electronic items, apparels etc. Initially it was started as discount coupon website but to capture growing ecommerce market, Snapdeal has change their business model.

**Shop Clues:** is another growing ecommerce company which act as a marketplace between seller and buyer. ShopClues provide delivery in more than 12,000 locations and offers payment options like Net Banking, Credit cards, Debit cards, and Cash Cards. In 2013 ShopClues awarded Best eRetailer of the Year by Indian eRetail Awards 2013

**Ebay India:** is a 100% subsidiary of international top online e-commerce company - eBay Inc. Started operations in 2014, They are among the biggest managed online e-commerce players in the market with more than 2.1 million active users from 4000+ cities in India. They have more than 1.1 million live product listings on their portal across widest 2,000 categories of products.

**Naaptol:** is established in the year 2007, Naaptol started as price comparision website. In 2009, they started their online marketplace and pitched their products to consumers online, offline, newspaper advertisings and via TV shopping. Their site has 90,000 visitors visiting them and conducting 5000 transactions a day, which generate daily sales of Rs.2.5 crores.

SIGNIFICANCE OF FOR THE STUDY

Online Shopping largely depend upon consumer attitudes, preferences and their satisfaction. Due to rapid change in information and communication technology, liberalization, globalization and modernization concept a number of new products and delivery channels have been introduced. With the expansion of large – scale production, growth of competition amongst the producers to capture markets has resulted in the online shopping for almost all kinds of products. Thus, shopping through internet channel plays an important role in present scenario. In this context it is important to study the consumer attitude and satisfaction towards selected online shopping in leading companies.

REVIEW OF LITERATURE

Ashish Pant (2014) concluded in his research article that a successful web store is not the just a good looking website with the dynamic technical features but is also emphasis on building the relationship with customers with making money. Firstly understanding the customer's needs and wants is very essential for building a relation with the customers keeping companies' promises gives a customer a reason to come back and meeting the expectations gives them a reason to stay.

Ashish Bhatt (2014) stated that online shopping is gaining popularity among people specially the younger generation but in today scenario to become equally popular among all age groups e-marketing will have to cover a longer distance. The main objective of this study is to find Consumer Attitude towards Online Shopping in Selected Regions of Gujarat As per study mode of payment is depended upon income of the respondents. People from different age groups are doing online shopping regularly. The paper resulted that attitude of consumers is changing with the time. In a country like India, consumers are finding online shopping very comfortable because of many variables like cash on delivery, customization or personalization of the websites, home delivery etc.

Prashant Singh (2014) revealed that the main objective is to find the consumer‟s buying behaviour towards online shopping. The study stated that future of e-retailers in India looking very bright. E-retailers give consumers the best way to save money and time through purchasing online within the range of budget. Flipkart.com offering some of the best prices and completely hassle-free shopping experience. The paper concluded that whole concept of online shopping has altered in terms of consumer‟s purchasing or buying behavior and the success of E-tailers in India is depending upon its popularity, its branding image, and its unique policies.

## OBJECTIVES OF THE STUDY

- To study the demographic profile of the online shopping consumers in Tiruchirappalli District.
- To find the consumers attitude towards selected online shopping in leading companies.
- To identify the consumers satisfaction towards selected online shopping in leading companies.

## LIMITATIONS OF THE STUDY

- The study is restricted to the selected sample of Tiruchirappalli District and hence the result of the study cannot be generalized.
- The statistical methods used to analyze the data have their own limitation.

- All the limitations of primary data are applicable to this study.

## RESEARCH METHODOLOGY

*Tiruchirappalli District is the study area. A total of 200 online shopping consumers are taken as sample. These respondents were randomly selected in Tiruchirappalli City. Primary data is collected through well structured questionnaire. The collected information were reviewed and consolidated into a master table. For the purpose of analysis the data were further processed by using statistical tools. The statistical tools are*



- Simple Percentage
- Chi-Square Test

## ANALYSIS AND INTERPRETATION

*.Demographic Profile:*

| **Factors** | **Number of Respondents N=200** | **Percentage** |
|---|---|---|
| **Gender** | | |
| Male | 116 | 58 |
| Female | 84 | 42 |
| **Age (Years)** | | |
| Up to 25 | 52 | 26 |
| 26 to 45 | 98 | 49 |
| Above 45 | 50 | 25 |
| **Educational Qualification** | | |
| Up to School Level | 48 | 24 |
| Graduate | 106 | 53 |
| Professional | 46 | 23 |
| **Occupation** | | |
| Agriculture | 62 | 31 |
| Employee | 78 | 39 |
| Business | 52 | 26 |
| Others | 8 | 4 |
| **Monthly Income** | | |
| Up to Rs.10000 | 84 | 42 |
| Rs.10000 to Rs.25000 | 72 | 36 |
| Above Rs.25000 | 44 | 22 |

| | | |
|---|---|---|
| **Products purchased through online** | | |
| Clothes | 46 | 23 |
| Tickets | 70 | 35 |
| Electronic Items | 24 | 12 |
| Cosmetics | 28 | 14 |
| Accessories | 32 | 16 |
| **Mode of Payment** | | |
| Debit cards/Credit cards | 44 | 22 |
| Online Bank Transfer | 56 | 28 |
| Cash on Delivery | 100 | 50 |
| **Motives for buying Online** | | |
| Save Time | 24 | 24 |
| Easy to Purchase | 26 | 26 |
| Save Money | 36 | 36 |
| Convenience | 14 | 14 |

**Demographic Profile of the Respondents:** Table no.1 describes the demographic profile of the online shopping consumers which is taken for the study. Out of 200 respondents who were taken for the study: it has been identified that most (58%) of the respondents are male, (49%) whose age group is under 26 to 45 years, most (53%) of the respondents are graduates, maximum number (39%) of respondents are employee, the monthly income of (42%) respondents is up to Rs.10,000, (35%) of the respondents purchase their ticket through online, (50%) of the respondents pay cash on delivery for their online shopping and (36%) of the respondents are motivated to purchase through online shopping because it save their money

*Relationship between the Demographic Profile and Level of Attitude*

| **Variables** | **Level of Attitude** | | | **Total** | **$\chi^2$ Value** | **Table Value** |
|---|---|---|---|---|---|---|
| | **Low** | **Moderate** | **High** | | | |
| **Gender** | | | | | | |
| Male | 58 | 40 | 18 | 116 | 13.432 | 5.991 |
| Female | 36 | 36 | 12 | 84 | | |

| | | | | | | |
|---|---|---|---|---|---|---|
| **Age (Years)** | | | | | | |
| Up to 25 | 20 | 6 | 26 | 52 | 14.896 | 9.488 |
| 26 to 50 | 46 | 36 | 16 | 98 | | |
| Above 50 | 16 | 20 | 14 | 50 | | |
| **Occupation** | | | | | | |
| Agriculture | 24 | 22 | 16 | 62 | 9.845 | 12.592 |
| Business | 14 | 16 | 22 | 52 | | |
| Employee | 26 | 30 | 22 | 78 | | |
| Others | 4 | 2 | 2 | 8 | | |
| **Educational Qualification** | | | | | | |
| Up to School Level | 12 | 16 | 20 | 48 | 2.178 | 9.488 |
| Graduate | 26 | 52 | 28 | 106 | | |
| Professional | 10 | 18 | 18 | 46 | | |
| **Monthly Income** | | | | | | |
| Up to Rs.10,000 | 50 | 12 | 22 | 84 | 15.98 | 9.488 |
| Rs. 10000 to Rs.20,000 | 26 | 28 | 18 | 72 | | |
| Above Rs.20,000 | 16 | 12 | 16 | 44 | | |

**significant at 5% percent level*

**Relationship between Demographic Variables and Consumers Level of Attitude Towards Online Shopping:** Table 2 depicts the relationship between selected demographic variables of the consumers and their level of attitude towards online shopping. It is clear that , the calculated Chi-square value is less than the table value at five percent level, there does not exists any significant association between educational qualification and occupation of the online shopping consumers. Thus the null hypothesis is accepted. It is clear that, the calculated Chi-square value is greater than the table value at five percent level, there exists a significant association between gender, age and monthly income of the online shopping consumers

*Relationship between the Demographic Profile and Level of Satisfaction*

| **Variables** | **Level of Satisfaction** | | | **Total** | **$\chi^2$ Value** | **Table Value** |
|---|---|---|---|---|---|---|
| | **Low** | **Moderate** | **High** | | | |

| | | | | | | |
|---|---|---|---|---|---|---|
| **Gender** | | | | | | |
| Male | 38 | 38 | 40 | 116 | 4.324 | 5.991 |
| Female | 32 | 20 | 32 | 84 | | |
| **Age (Years)** | | | | | | |
| Up to 25 | 14 | 16 | 22 | 52 | 12.866 | 9.488 |
| 26 to 50 | 36 | 40 | 22 | 98 | | |
| Above 50 | 16 | 16 | 18 | 50 | | |
| **Occupation** | | | | | | |
| Agriculture | 20 | 22 | 20 | 62 | 9.685 | 12.592 |
| Business | 22 | 14 | 16 | 52 | | |
| Employee | 22 | 26 | 30 | 78 | | |
| Others | 4 | 2 | 2 | 8 | | |
| **Educational Qualification** | | | | | | |
| Up to School Level | 24 | 10 | 17 | 48 | 7.978 | 9.488 |
| Graduate | 46 | 32 | 28 | 106 | | |
| Professional | 14 | 18 | 14 | 46 | | |
| **Monthly Income** | | | | | | |
| Up to Rs.10,000 | 40 | 32 | 12 | 84 | 13.928 | 9.788 |
| Rs. 10000 to Rs.20,000 | 22 | 22 | 28 | 72 | | |
| Above Rs.20,000 | 14 | 14 | 16 | 44 | | |

**significant at 5% percent level*

**Relationship between Demographic Variables and Consumers Level of Satisfaction Towards Online Shopping:** Table 3 depicts the relationship between selected demographic variables of the consumers and their level of satisfaction towards online shopping. It is clear that , the calculated Chi-square value is less than the table value at five percent level, there does not exists any significant association between gender, occupation and educational qualification of the online shopping consumers. Thus the null hypothesis is accepted. It is clear that, the calculated Chi-square value is greater than the table value at five percent level, there exists a significant association between Monthly income and age of the online shopping consumers.

## CONCLUSION

*Online shopping is one of the most attractive, widely accepted and highly appreciated business in present world. Behavior of people towards online shopping has*

*changed tremendously. Online shopping will be successful for all type of products or goods only when they have commitment to e-business along with a deeper understanding attitude of consumers needs. The study concludes that consumers play an important for online shopping; once the consumers are satisfied they will bring more consumers.*



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# CONSUMER PREFERENCE AND SATISFACTION TOWARDS UPI PAYMENTS WITH SPECIAL REFERENCE TO GOOGLE PAY IN TIRUCHIRAPPALLI CITY



**Dr. Y. RAZEETH KHAN**

ASSISTANT PROFESSOR, PG & RESEARCH DEPARTMENT OF COMMERCE,
JAMAL MOHAMED COLLEGE (AUTONOMOUS), TRICHY.
(AFFILIATED TO BHARATHIDASAN UNIVERSITY, TIRUCHIRAPPALLI,
TAMILNADU, INDIA)

## ABSTRACT

As the shopping model continues to grow, the payment platform and payment gateway industry has promoted the previous model. Mobile points of sale machines have been around for a long time. The biggest role of financial technology in e-commerce is to change and improve online payment systems. When consumers do not have a credit or debit card. The emergence of payment platforms integrated with e-commerce platforms has improved the effectiveness and security of e-commerce. With the development of technology, digital wallets are becoming the main mode of online payment systems. There are many digital wallet applications in India and UPI is one such application. It provides customers with a digital wallet for depositing money and making quick payments. The purpose of this research is to analyze customers preference and satisfaction of UPI in Tiruchirappalli district. He study also presents a model for enhancing the rate of customer satisfaction with respect to e-wallets in India. With the help of close-ended questionnaire, total 50 respondents have been participated in the survey. Unified payment interface is the one of the recent innovation introduced by national payment corporation of India. After the implementation of UPI there is a dramatic change in the payment method. Hence it is important to know the benefits and drawback of UPI services and customer perception towards new innovation adopted by the national payment corporation. In this study the researcher aims to identify the customer awareness perception towards unified payment interface and to know the impact of unified payment interface in customer satisfaction.

**Keywords:** Consumers preference, Satisfaction, Digital payment, UPI,E-commerce

## INTRODUCTION

Payment systems in India have undergone rapid changes during the past few years. The adoptions of mobile and card payment systems are two key components of this initiative. The Unified Payment Interface (UPI) introduced by the national payment corporation of India (NCPI) is one of the most excellent, modernized and cost effective innovation that is capable of making a remarkable mark upon Indian economy. Unified Payments Interface (UPI) is an instant real-time payment system developed by National Payments Corporation of India facilitating inter-bank transactions. The interface is

regulated by the Reserve Bank of India and works by instantly transferring funds between two bank accounts on a mobile platform.



Despite the massive adoption of Information and Communication Technology, in the field of digital payment systems, there are very few researches on consumer satisfaction with cashless payment systems. This exploratory research is to test customer preference and satisfaction level towards cashless payment systems through a leading company Google Pay, providing digital payment platform. The primary objective of the current research study is to identify the factors affecting adoption of cashless payment services and consumer satisfaction in India through survey method. Adoption of cashless payment systems can help society in the development of the economy.

Study recommends that companies like Google need to know the factors affecting 'customer satisfaction' with cashless payment systems in India. Cashless payment system providers focus not only on the adoption of cashless payment systems but also the satisfaction of the customer in India. The study also presents a model for enhancing the rate of customer satisfaction with respect to e-wallets in India. With the help of close-ended questionnaire, total 70 respondents have been participated in the survey.

## STATEMENT OF THE PROBLEM

In today's environment, banks implemented tele-banking, mobile banking and call centre services, ATM and other one after another. Due to rapid change in technology and entry of private and foreign banks a number of new products and delivery channels have been introduced. Among the major initiatives, Unified Payment Interface (UPI) has bought to the customers the much demanded convenience. The advent of Unified Payment Interface offers banking firms a new frontier of opportunities and challenges. Despite these possibilities, there are various psychological and behavioral issues such as reluctance to change, trust in one's bank, security concerns, preference of human interference and the like impede the growth of Unified Payment Interface. In this regard a study has been undertaken in UPI with reference to Google pay in Tiruchirappalli district.

## SCOPE OF THE STUDY

Study recommends that companies like Google need to know the factors affecting 'customer satisfaction' with cashless payment systems in India. Cashless payment system providers focus not only on the adoption of cashless payment systems but also

the satisfaction of the customer in India. The study also presents a model for enhancing the rate of customer satisfaction with respect to e-wallets in India. With the help of close-ended questionnaire, total 50 respondents have been participated in the survey. The study brings out and increases the perception towards Google-Pay. This would help to gain better understanding of the Google-pay and to analyses and observe the mind set of people about Google-pay.



**OBJECTIVES OF THE STUDY**

- To understand the concept of Google pay.
- To analyse the consumer perception towards Google pay
- To find out the awareness and preferences of the users towards Google pay service providers.

**HYPOTHESES OF THE STUDY**

In order to achieve the above objectives, the following hypotheses have been framed:

**$H_{01}$**: There is no relationship between Gender and application for using UPI

**$H_{02}$**: There is no relationship between age and sources of awareness of using UPI

**REVIEW OF LITERATURE**

**DR.S.Manikandan, and J.MaryJayakodi. - An Empirical Study On Consumers Adoption Of Mobile Wallet With Special Reference To Chennai City -** The present study aims to explain the application and usage of wallet money endorsed by different companies and various factors that affect the consumer's decision to adopt mobile wallet and various risks and problems faced by the users of mobile wallet. A structured questionnaire was prepared and data were collected from 150 respondents from Chennai city.

**Shivangi Jaiswal1,PankajJoge (2018) - A Study on Consumers Acceptance of Mobile Wallet with Special Reference to Durg/Bhilai-**The study is to analyse the application and usage of wallet money endorsed by different companies and various factors that affect the consumer's decision to adopt mobile wallet and various risks and challenges faced by the customers of mobile wallet.

**Rahul Gochhwal(2017)**, outlined basic concept of UPI such as features, ecosystem, Architecture, security and its impact on the payment industry. The author has also stressed on the impact of UPI on business and about UPI 2.0.

**Shiv Kumar Goel and Deepak Kailash Gupta (2017)**, their research work aims at studying the architecture of UPI and its advantages and disadvantages. The research paper also showed the various other banking tools available other than UPI and a comparison among all the tools.



**ShamsheerSingh (2017)** has conducted a study on consumer perception on digital payment mode in India. The researcher has collected primary data through a structured questionnaire from 150 respondents in Delhi. ANOVA and frequency analysis were used to analyze the data. ANOVA indicates there is no significant variance in consumer perception based on the demographic factor such as gender, age, profession and annual income.

**RESEARCH METHODOLOGY**

This study is descriptive research. The variables used in this study consumer preference and satisfaction on UPI in Tiruchirappalli City. Simple Random Sampling method is used to collect the data. The sample size was used in this study is 70 and the collected using both primary and secondary sources. Primary data collected through questionnaire and Interview schedules and the secondary data is collected from past research, journals and websites. The collected data has been analysed through SPSS chi square test and Correlation has been applied to find the result of the study.

**Table No. 1Demographic Profile of the Respondents**

***Source: Primary data***

The above table 1 describe about the profile of the respondents. Majority of the respondents (i.e) 60 percent are male. More than one-third of the respondents (i.e) 34 percent of them are belong to the age group of 26 to 35 years. Nearly half of the respondents (i.e) 45 percent are UG degree holders. 30 percent of the respondents are private employees. Nearly one-third of the respondents (i.e) 32 percent are getting their monthly income of less than 25000.

| Demographic variables | Category | Frequency | Percentage |
|---|---|---|---|
| **Gender** | Male | 42 | 60 |
| | Female | 28 | 40 |
| | **Total** | **70** | **100.0** |
| **Age (in years)** | Below 25 years | 12 | 17.14 |
| | 26 -35 years | 24 | 34.29 |
| | 36 - 45 years | 19 | 27.14 |
| | 46 - 55 years | 9 | 12.85 |
| | Above 55 years | 6 | 8.57 |
| | **Total** | **70** | **100.0** |
| **Educational qualification** | HSS & Below | 13 | 18.57 |
| | ITI & Diploma | 19 | 27.14 |
| | UG | 32 | 45.71 |
| | PG | 6 | 8.57 |
| | **Total** | **70** | **100.0** |
| **Occupation** | Government Employee | 14 | 20 |
| | Private Employee | 21 | 30 |
| | Own Business | 16 | 22.86 |
| | Professional | 19 | 27.14 |
| | **Total** | **70** | **100.0** |
| **Monthly Income ( in ₹)** | Less than ₹ 25,000 | 23 | 32.86 |
| | ₹ 25,001 – ₹ 30,000 | 19 | 27.14 |
| | ₹ 35001- ₹ 40,000 | 15 | 21.43 |
| | More than ₹ 40,000 | 13 | 18.57 |
| | **Total** | **70** | **100.0** |

**Table No. 2 Null Hypothesis ($H_0$) :**There is no relationship between Gender and application for using UPI

**Table No. 3 Relationship Between gender and application for using UPI**

| | Value | Df | Asymp. Sig |
|---|---|---|---|
| Pearson Chi-Square | 22.185 | 6 | 0.054 |



From the above table indicate that p-value is (0.061) which is greater than 0.05, since null hypothesis is accepted hence there is no relationship between relationship between Gender and application for using UPI

**Table No. 4 Null Hypothesis ($H_0$) :**There is no relationship between age and sources of awareness of using UPI

**Table No. 5 Relationship Between Age and Sources of awareness of using UPI**

| | Value | Df | Asymp. Sig |
|---|---|---|---|
| Pearson Chi-Square | 33.894 | 12 | 0.018 |

From the above table indicate that p-value is (0.025) which is less than 0.05, since null hypothesis is rejected and alternate hypothesis is accepted.Hence there is relationship between age and sources of awareness of using UPI.

**Table No. 6**

**Null Hypothesis:**

There is no significant difference between the overall preference and satisfaction and the persons influence to use UPI.

**Persons influencing to use UPI**

| Sl. No. | Particulars | Mean Rank | Rank | Inferential Statistics |
|---|---|---|---|---|
| 1 | Bank Staff | 3.78 | 4 | N = 70<br>$\chi^2$= 248.532*<br>df = 3 |
| 2 | Advertisement | 2.52 | 2 | |
| 3 | Friends and relatives | 2.16 | 1 | |
| 4 | Other Sources | 3.22 | 3 | |
| p= 0.000** p<0.01, significant at 1 percent level | | | | |

***Source: Primary data***

In the above table, it can be found that there exists a significant difference between customer preference and satisfaction towards the influencer to useUPI (p-value<0.01). It

can also be found that the highest ranking reason is "Friends and relatives" having a mean rank of (2.16) followed by advertisement (2.52), Other sources (3.22) and bank staff (3.78) at last rank are chosen.

MAJOR FINDINGS



- 60% of the respondents are Male.
- 34.29% of the respondents are under the age group of 26-35 years.
- 45.71% of the respondents' educational qualification is UG.
- 30 % of the respondents are private employee.
- 32.86% of the respondents monthly income between less than₹ 25,000
- There is no relationship between relationship between Gender and application for using UPI
- There is relationship between age and sources of awareness of using UPI.
- There exists a significant difference between customer preference and satisfaction towards using UPI (p-value<0.01). It can also be found that the highest ranking reason is "Friends and relatives" having a mean rank of (2.16) followed by advertisement (2.52), Other sources (3.22) and bank staff (3.78) at last rank are chosen.

SUGGESTIONS AND CONCLUSION

This shows low mean value on bill payment that means customers are not satisfied with the bill payment system of Google pay and need more to concentrate on the bill payment related problems. The Monthly income is less than Rs.25000 where customers are not satisfied with the UPI App companies and have to improve their satisfaction level through fund transfer, privacy, and recharge etc., services. Students are also satisfied with the Google pay especially under graduates because companies give more cash back, scratch cards for their transactions thus helps to improve the satisfaction level of students. In this digital era, UPI is the emerging E-Banking technology in India and has a positive satisfaction level among the customers. The study also reveals that users of Google pay have a strong positive perception towards technology used in banking which is reflected in their adoption and usage of the same whereas non users clearly exhibited their disinterest and ignorance in using various technologies driven banking channels.

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# ANALYZING THE CUSTOMERS HINDRANCES IN USING NET BANKING SERVICES

**Dr. S. RIZVAN AHAMED**
Assistant Professor of Commerce, Jamal Mohamed College (Autonomous), Trichy.
(Affiliated to Bharathidasan University, Trichy, Tamilnadu, India.)
E-Mail: rizvan@jmc.edu, Mobile: 90421-12349.



## ABSTRACT

In traditional banking customer approaches the branch in person, to withdraw cash or deposit a cheque or request a statement of accounts. In true Internet banking, any inquiry or transaction is processed online without any reference to the branch (anywhere banking) at any time. Providing Internet banking is increasingly becoming a important role in the banking sector. The net banking, thus, now is more of a norm rather than an exception in many developed countries due to the fact that it is the cheapest as well easiest way of providing banking services. Customer perceived value has been defined by many researchers according to their nature of study and understanding. It defined that value is natural in a product determined by the customer a trade-off between what the customer received from the product and what he sacrifices to obtain that product. The customer perceived value has involved three things namely, Quality, Benefit and Worth. Customer perceived value is a customer's perceived preference and evaluation of those product attributes, attribute performances, and consequences arising from use that facilitate achieving the customer's goals and purposes in use situations. Banks are forced to develop and use alternative service channels with the aim of building larger market share, improving customers' perceptions of service quality and achieving customer loyalty. This study is an shot to identify the factors that contribute to customer perceived value with Net banking services.

**Keywords:** Net Banking, ATM, Tele-banking, Virtual market, Quality.

## INTRODUCTION

Net banking is a new segment in retail banking services. With the assist of net banking several types of services through which customers can request information and carry out their banking transaction such as balance inquiry, inter account transfers, money transfer by UPI, utility bills payment, request check book etc., via a telecommunication network or internet with no physically visit the branches. (Daniel, 1999; Mols, 1998; Sathye, 1999). In future along with physical market competition the virtual market (market space) also going to take place (Rayport and Sviokla, 1994 a,b). Due to this fact more and more banking companies thinking about switching their businesses from the physical to virtual market (online technology). Today, the key success factor for the developing economies is "Information" (Kenny & Qiang, 2003, p.14). As advancements in technology and information system are arising rapidly and different kinds of electronic banking systems are introducing by banks, where each system has a unique and systematic way that facilitate the user to interact with the bank in easiest way.

**NEED OF THE STUDY**

An analysis of the differences in risk perceptions between bank customers using Internet Banking and those not using Internet Banking was done and it showed that risk perceptions in terms of financial, psychological and safety risks among customer not using the internet was more meaningful than those using internet banking. As per Internet & Mobile Association of India and I-cube, the number of active Internet user (i.e. ones who logon to Internet at least once a month) is now 32 million and numbers who have used Internet at least once stands at 46 million. Although many major banks have in progress offering net banking services, the slow pace will continue until the critical mass is achieved for PC, internet connections and telephones. However, the increase of IT professionals with growing demands is pressure the government and bureaucracy in the country to support and develop new initiatives for a faster spread of net banking. But then to there is a fear in mind of customer using internet as a intermediate for the banking transaction. This study is basically to know the relation of a choice of independent variables of customer usage of internet for banking and their perceived value.

**STATEMENT OF THE PROBLEM**

With the changing environment, banks implemented tele-banking, mobile banking, internet banking and call centre services, ATM and others one after another. Due to speedy change in technology and the entry of private and foreign banks a number of new products and delivery channel have been introduced. Among the main initiative Internet Banking has brought to the customers the much demand convenience. The advent of internet banking offers banking firms a new frontier of opportunities and challenges. Although these possibilities, there are various psychological and behavioral issues such as reluctance to change, faith in one's bank, security concerns, preference of human interference and the like impede the growth of internet banking. In this regard a study has been undertaken in Internet banking services provided the Banks and their customer perceived value in Tiruchirappalli district urban and Semi-urban area.

**1.6 OBJECTIVES OF THE STUDY**

**1.6.1 General Objective**

1. This study investigate Customer perceived value regarding the Net banking services offered by the four leading publics sector banks in Tiruchirappalli district urban and Semi-urban area.

2. To analyses the influence of customer perceived value attribute among the selected sample Unit of Public Sector Banks.

## HYPOTHESIS

**HO1:** All the perceived value attributes significantly emerged to predict the net banking services.

**HO2:** Personal and demographic factors significantly create impact on customer perceived value over net banking services.

**DATA COLLECTION** Both Primary and Secondary Data have been collected for the research work as given under:

**1.9.1 Primary Data** Based on the information collected through the literature study and the instruments, a questionnaire was developed to suit the prevailed Net Banking context.

**Secondary Data** The secondary data collected from various journals, magazines, newspapers, reports, thesis, textbooks and websites links of different banks.

**TABLE NO. 1 SAMPLING DESIGN TO MEET RESEARCH OBJECTIVES**

| | |
|---|---|
| **Location** | Tiruchirappalli district urban and Semi-urban area. |
| **Sampling Units** | User of Internet Banking Services of four Public Sector Bank ( sample unit |
| **Sampling method** | Non Probability – Snowball Sampling – (**Exponential no discriminative snowball sampling)** |
| **Sample Size** | Total 160 respondents (40 customer from each sample unit) |
| **Instrument for Data Collection** | Structural Questionnaire |

## ANALYSIS OF THE DATA

After the data collection was over, the researcher analyses the collected data with the help of Statistical Packages such as SPSS 20 (Statistical Package for Social Science).

**TABLE NO. 2 STATISTICAL TOOLS USED FOR QUANTITATIVE DATA ANALYSIS**

| S. No. | Aim of the Analysis | Statistical Test applied | Result |
|---|---|---|---|
| 1 | To realize the respondent personal and demographic background of the sample data | Frequency tables | Discriminate analysis – information are sorted on the basis of Age, Gender, Income, Occupation, etc., |
| 2 | To Analysis of Variance within the group of personal demographic factors | ANOVA | Find out any Variance within the group of personal & demographic factors over customer perceived value of internet banking services |

## 1.12 LIMITATIONS OF THE STUDY

The study was carried out to know the customer perceived value of internet banking services. This study is contains with the following limitations. They are:

1. The comparative research has done in the selective Public sector banks show the results may or may not be applicable for other Public sector banks and Private sector banks .
2. The study has done in the Tiruchirappalli District urban and semi urban area; it may vary from other areas.

**TABLE NO. 3 FREQUENCY DISTRIBUTION**

| ***Value*** | ***Frequency*** | ***Relative Frequenc*** | ***Cumulative Frequency*** | ***Cum. Rel.Frequency*** |
|---|---|---|---|---|
| | | ***Age*** | | |
| Below 30 | 12 | 0.0958 | 12 | 0.0958 |
| 31 - 40 | 48 | 0.3979 | 60 | 0.4938 |
| 41 - 50 | 37 | 0.3104 | 97 | 0.8042 |
| 51 - 60 | 12 | 0.0979 | 109 | 0.9021 |
| 61 and above | 11 | 0.0979 | 120 | 1.0000 |
| | | **Gender** | | |
| Female | 51 | 0.4229 | 51 | 0.4229 |
| Male | 49 | 0.5771 | 120 | 1.0000 |
| | | **Marital Status** | | |
| Married | 59 | 0.4896 | 59 | 0.4896 |
| Unmarried | 41 | 0.5104 | 120 | 1.0000 |
| | | **Income** | | |
| Below 20000 | 34 | 0.2813 | 34 | 0.2813 |
| 20001 - 30000 | 24 | 0.2021 | 58 | 0.4833 |
| 30001 - 40000 | 12 | 0.0958 | 70 | 0.5792 |
| 40001 - 50000 | 26 | 0.2146 | 96 | 0.7938 |
| 50001 and above | 24 | 0.2063 | 120 | 1.0000 |
| | | **Education** | | |
| Others | 11 | 0.0938 | 11 | 0.0938 |
| Post Graduate | 47 | 0.3896 | 58 | 0.4833 |
| Graduate | 36 | 0.3000 | 94 | 0.7833 |
| Professionals | 26 | 0.2167 | 120 | 1.0000 |
| | | **Occupation** | | |
| Professionals | 34 | 0.2854 | 34 | 0.2854 |
| Pvt/Govt. Employees | 70 | 0.5813 | 104 | 0.8667 |
| Business | 16 | 0.1333 | 120 | 1.0000 |
| | | **Status of Usage** | | |
| Last 6 month or below | 38 | 0.3146 | 38 | 1.0000 |
| Last 1-2 years | 34 | 0.2833 | 72 | 0.2833 |
| Last 3 years or above | 31 | 0.2563 | 103 | 0.5396 |
| Last 2-3 years | 17 | 0.1458 | 120 | 0.6854 |

**TABLE NO. 4 ANALYSIS OF VARIANCE**
**AGE AND PERCEPTION OF NET BANKING SERVICES**

| *Source* | *Sum of Square* | *Df* | *Mean Square* | *F-Ratio* | *P-Value* |
|---|---|---|---|---|---|
| Between groups | 0.421905 | 4 | 0.105476 | 0 | |
| Within groups | 113.945 | 115 | 0.239884 | .44 | 0.7799 |
| Total (Corr.) | 114.367 | 119 | | | |

The ANOVA table showed the variance of overall positive perception over the bank Net Banking service into two components: a between-group component and a within-group component. The F-ratio, which in this case equals 0.439698, is a ratio of the between-group estimate to the within-group estimate. Since the P-value of the F-test is greater than or equal to 0.05, there is not a statistically significant difference between the mean overall positive perceptions over the bank Net Banking service from one level of Age to another at the 95.0% confidence level.

**TABLE NO. 5 GENDER AND PERCEPTION OF NET BANKING SERVICES**

| *Source* | *Sum of Square* | *Df* | *Mean Squar* | *F-Ratio* | *P-Value* |
|---|---|---|---|---|---|
| Between groups | 1.79268 | 1 | 1.79268 | | |
| Within groups | 112.574 | 117 | 0.23551 | 7.61 | 0.0060 |
| Total (Corr.) | 114.367 | 119 | | | |

The ANOVA table expounds the variance of overall positive perception over the Net Banking service into two components: a between-group component and a within-group component. The F-ratio, which in this case equals 7.61188, is a ratio of the between-group estimate to the within-group estimate. Since the P-value of the F-test is less than 0.05, there is a statistically significant difference between the mean overall positive perceptions over the Net Banking service from one level of Gender to another at the 95.0% confidence level.

**TABLE NO. 6 MARITAL STATUS AND PERCEPTION OF NET BANKING SERVICES**

| *Source* | *Sum of Squares* | *Df* | *Mean Square* | *F-Ratio* | *P-Value* |
|---|---|---|---|---|---|
| Between groups | 0.00904617 | 1 | 0.00904617 | 0.04 | 0.8459 |
| Within groups | 114.358 | 117 | 0.239242 | | |

| | | | | | |
|---|---|---|---|---|---|
| Total (Corr.) | 114.367 | 119 | | | |



The ANOVA table reveals the variance of overall positive perception over the Net Banking service into two components: a between-group component and a within-group component. The F-ratio, which in this case equals 0.0378118, is a ratio of the between-group estimate to the within-group estimate. Since the P-value of the F-test is greater than or equal to 0.05, there is not a statistically significant difference between the mean overall positive perception over the Net Banking service from married and unmarried respondent at the 95.0% confidence level.

**TABLE NO. 7 EDUCATION AND PERCEPTION OF NET BANKING SERVICES**

| ***Source*** | ***Sum of Squar*** | ***Df*** | ***Mean Squa*** | ***F-Ratio*** | ***P-Value*** |
|---|---|---|---|---|---|
| Between groups | 0.205339 | 3 | 0.0684463 | 0.29 | 0.8360 |
| Within groups | 114.161 | 116 | 0.239835 | | |
| Total (Corr.) | 114.367 | 119 | | | |

The ANOVA table decomposes the variance of overall positive perception over the Net Banking service into two components: a between-group component and a within-group component. The F-ratio, which in this case equals 0.28539, is a ratio of the between-group estimate to the within-group estimate. Since the P-value of the F-test is greater than or equal to 0.05, there is not a statistically significant difference between the mean overall positive perceptions over the Net Banking service from one level of Education to another at the 95.0% confidence level.

**TABLE NO. 8 OCCUPATION AND PERCEPTION OF NET BANKING SERVICES**

| ***Source*** | ***Sum of Squar*** | ***Df*** | ***Mean Squa*** | ***F-Ratio*** | ***P-Value*** |
|---|---|---|---|---|---|
| Between groups | 2.22068 | 2 | 1.11034 | 4.72 | 0.0093 |
| Within groups | 112.146 | 117 | 0.235107 | | |
| Total (Corr.) | 114.367 | 119 | | | |

The ANOVA table decomposes the variance of overall positive perception over the Net Banking service into two components: a between-group component and a within-group component. The F-ratio, which in this case equals 4.7227, is a ratio of the between-group estimate to the within-group estimate. Since the P-value of the F-test is less than 0.05, there is a

statistically significant difference between the mean overall positive perceptions from one level of Occupation to another at the 95.0% confidence level.

**FINDINGS**



Out of 120 sample respondent, 39.79 percent of respondent are come of age in between 31 – 40 and the age group in between 41 – 50 are the next highest level of age group participated in the study. The majority of 57.71 percentages are a Male respondent, and remaining 42.29 percentages are the female respondent. Male respondent largely participates in the study. Among the marital status of the respondents 51.04 percent of respondent are unmarried, and remaining 48.96 percentage of respondent are married. The majority of the respondent is unmarried who are participated in the sample study. From the sample respondent, 28.13 percentage of respondent income are below Rs. 20,000 and 20.21 percentage of respondents are earn income in between Rs.20,001 – 30,000. It is found that 38.96 percentage of respondent are acquired post graduate level of education, and 30 percentage of respondent are acquired their education up to graduate level. The majority of 58.13 percentage of people are salaried classed and working either private or government sector. 28.54 respondents are professionals, and 13.33 percentages of respondents are doing their own business. It is found that 31.46 percentage of respondent began to use the net banking services less than six months. 28.33 percentage of respondent are using the net banking services during one to two years.

The P-value of the F-test is greater than or equal to 0.05, there is not a statistically significant difference between the mean overall positive perceptions of the Net Banking service from one level of Bank to another at the 95.0% confidence level. The average rank test found that the P-value is greater than or equal to 0.05, there is not a statistically significant difference amongst the medians at the 95.0% confidence level. However, the ranking clearly indicates that Punjab national bank customer is high positive perception over the Net Banking service.

Since the P-value of the F-test is greater than or equal to 0.05, there is not a statistically significant difference between the mean overall positive perceptions of the Net Banking service from one level of Education to another at the 95.0% confidence level. The average rank test found that the P-value is greater than or equal to 0.05, there is not a statistically significant difference amongst the medians at the 95.0% confidence level. Among the four level of classification of respondent education, Professionals are high positive perception over the Net Banking service than others.

**SUGGESTIONS**

Banking is now no longer confined to the branches where one has to approach the branch in person, to withdraw cash or deposit a cheque or request a statement of accounts. Net banking

is changing the banking industry, having the major effects on banking relationships. In true Net banking, any inquiry or transaction is processed online without any reference to the branch at any time. Providing Net banking is increasingly becoming a "need to have" than a "nice to have" service. The net banking, thus, now is more of a norm rather than an exception in many developed countries because it is the cheapest way of providing banking services.

Reputation is a way to solve the problem of experience goods and services. Relationship building is tactically favorable activity in customer marketing, and it results in long lasting profitability and success of any net banking services. Higher customer satisfaction, retention, the growth of the firm and is attained by building long-term relationships with the customers who are using net banking services. The long-term relationship with the customers results in an increase the value trust of Net Banking services. It focus on contrast to a situation based short term benefits to keep the customers in a permanent relationship, an appropriate degree of trust is required. It is suggested that the bank image is considered as an emotional component and psychological dimension is considered regarding bank reputation, which contributes to their development. These dimensions are apparent because of the consumer's thoughts and viewpoints which are based on the previous actions of the firm.

## CONCLUSION

The financial services industry is changing rapidly. Technology, government regulation, and deregulation, and increasing customer sophistication are forcing financial service institutions to re-evaluate their current business practices in light of a changing and competitive business environment. Banks are forced to develop and use alternative service channels with the aim of building bigger market share, improving customers' perceptions of service quality and achieving customer loyalty. The study is an attempt to identify the factors that contribute to customer perceived value with Net banking services.

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# A STUDY ON BRAND PREFERENCE OF HONDA COMPANY CARS IN KOZHIKODE DISTICT, KERALA

**Dr. M. SIRAJUDEEN,**
ASSISTANT PROFESSOR & RESEARCH ADVISOR, PG & RESEARCH DEPARTMENT OF COMMERCE,
JAMAL MOHAMED COLLEGE (AUTONOMOUS), TRICHY.
(AFFILIATED TO BHARATHIDASAN UNIVERSITY, TRICHY, TAMILNADU, INDIA)

**Mr. A. THAJU RAHMAN**
M.Phil. (FT) RESEARCH SCHOLAR, PG & RESEARCH DEPARTMENT OF COMMERCE,
JAMAL MOHAMED COLLEGE (AUTONOMOUS), TRICHY.
(AFFILIATED TO BHARATHIDASAN UNIVERSITY, TRICHY, TAMILNADU, INDIA)

## ABSTRACT

Brand preference indicates the degree to which a consumer is inclined to use a particular brand's product instead of a competitor's and contributes significantly to brand equity. It is important for businesses to constantly measure and assess their brand preference as it reflects their marketing. One of the indicators of the strength of a brand in the hearts and minds of customers, brand preference represents which brands are preferred under assumptions of equality in price and availability. Brand preference reflects a desire to use a particular company's products or services, even when there are equally priced and equally-available alternatives. In fact, more often than not, brand preference indicates a desire to seek out a specific product or service, even when it requires paying more or expending more effort to obtain it. Brand preference is important to companies because it provides an indicator of their customers' loyalty, the success of their marketing tactics, and the strength of their respective brands.

**KEY WORDS:** Brand Preference, Honda Cars, Customer Satisfaction

## INTRODUCTION

Marketing refers to activities a company undertakes to promote the buying or selling of a product or service. Marketing includes advertising, selling, and delivering products to consumers or other businesses. Some marketing is done by affiliates on behalf of a company. Professionals who work in a corporation's marketing and promotion departments seek to get the attention of key potential audiences through advertising. Promotions are targeted to certain audiences and may involve celebrity endorsements, catchy phrases or slogans, memorable packaging or graphic designs and overall media exposure. A brand is an identifying symbol, mark, logo, name, word, and/or sentence that companies use to distinguish their product from others. A combination of one or more of those elements can be utilized to create a brand identity. Legal protection given to a brand name is called a trademark. A brand differentiates a product from similar other products and enables it to

charge a higher premium, in return for a clear identity and greater faith in its function. A brand is also likely to survive longer than just an undifferentiated product.A brand is akin to a living being: it has an identity and personality, name, culture, vision, emotion and intelligence. All these are conferred by the owner of the brand and needs to be continuously looked at to keep the brand relevant to the target it intends to sell to.



**REVIEW OF LITERATURE**

**Dr. Ramesh Sardar (2012)** This research article explores the brand preference of passenger car Industry. The detailed analysis of consumer behavior and brand preference of passenger car is carried out in Aurangabad district of Maharashtra state. As a result, focusing on an industry where brands, marketing knowledge and distribution networks have been important determinants in the growth and survival of firms.

**Dr. K.T. Kalaiselvi D. Nidhyananth(2018)** Studied the impact of disposable income and purchase decision. The domestic market is large and has the potential to grow further in the future due to high disposable income and positive current low penetration levels.. The major factors influencing the purchase decisions towards sedan cars are Design of the car and word of mouth communication, Technology and durability, Feature and money value, Brand and services.

**Dr. k. Rajireddy D. Ravinder (2016)** This research article examines the brand preference of consumer towards passenger cars in Karimnagar district of Telangana state. This study mainly focuses how demographical and behavioural patrons of consumer are affected on brand preference of passenger cars.

**Mrs. C. Gomathy Mrs. P. Shanthi Priya Mrs. G. Anuradha(2013)** A deeper understanding of preferences of consumer can help marketing mangers' better design marketing program and build a long term relationship with consumers. The customer spends much time to choose the desired brand based on his/her requirements. This study has been done to identify the underlying factors of brand preference for cars. Information has been collected from 200 respondents and it is found that most of the customers prefer Skoda cars and they are highly satisfied with the technologies like Airbags and ABS.

**N. Jeeva Dr. R. Uma (2019)** The research article aims to understand the satisfaction of a customer to purchase a preferred brand. The study reveals that branded cars have a great place in consumer mind, when customers go for purchasing a car, they prefer to purchase a well-known branded car.

## OBJECTIVES OF THE STUDY

- To know the Profile of customers of Honda cars in Kozhikode Distinct, Kerala
- To study the brand awareness and preferences of Honda cars.
- To find the satisfaction level of customers of Honda cars.
- To offer suitable suggestions to improve the brand image among the customers.



## RESEARCH METHODOLOGY

The primary data are those which are collected a fresh and for the first time, and thus happen to be original in character. In order to collect this primary data, a questionnaire was designed with question with open ended and close ended question which will cover the overall information needed to the study. The secondary data were collected from different sources. Kozhikode district Honda company car users were selected for data collection. 60 questionnaires were distributed and only 50 valid responses were used for further analysis. Convenience random sampling method used in this study. Simple percentage methods were used in this study.

## ANALYSIS AND INTERPRETATION OF DATA

| | No. of Respondents | % | Results |
|---|---|---|---|
| **Gender** | | | |
| Male | 37 | **74** | Majority (74%) of the respondents were male |
| Female | 13 | 26 | |
| **Age** | | | |
| Less than 25 | 9 | 18 | Most of the respondents (38%) were belongs to the age group of 25 – 35. |
| 25-35 | 19 | **38** | |
| 35-45 | 7 | 14 | |
| 45-55 | 10 | 20 | |
| Above 55 | 5 | 10 | |
| **Marital status** | | | |
| Married | 45 | **90** | Most of the respondents were Married (90%). |
| Un married | 5 | 10 | |
| **Education Level** | | | |
| Below SSC | 8 | 16 | Majority of the respondents 40 % were Post Graduate. |
| Graduate | 15 | 30 | |
| Post Graduate | 20 | **40** | |
| Others | 7 | 14 | |
| **Occupation** | | | |
| Govt. Employee | 7 | 14 | Majority 34% of the respondents were Private employees. |
| Private Employee | 17 | **34** | |
| Businessman | 8 | 16 | |
| Professionals | 15 | 30 | |
| Others | 3 | 6 | |
| **Annual Income (Rs in Lakh)** | | | |

| | | | |
|---|---|---|---|
| Less than 3 | 8 | 16 | Majority 36% of the employees were getting annual income of 6 – 9 Lakhs. |
| 3-6 | 12 | 24 | |
| 6-9 | 18 | **36** | |
| Above 9 | 12 | 24 | |
| **Family Type** | | | |
| Joint Family | 17 | 34 | Majority 66% of the respondents are in nuclear family. |
| Nuclear Family | 33 | **66** | |
| **Family Size** | | | |
| 2-3Members | 8 | 16 | Majority 52% of the respondents were having a family size 3-5 members |
| 3-5 | 26 | **52** | |
| Above 5 | 16 | 32 | |
| **Honda Cars** | | | |
| CR-V | 6 | 12 | Majority 36% of the respondents are using amaze type of cars in Honda company. |
| CIVIC | 4 | 8 | |
| AMAZE | 18 | 36 | |
| CITY | 12 | 24 | |
| WR-V | 8 | 16 | |
| JAZZ | 2 | 4 | |
| **Purpose of using car** | | | |
| Family Travel | 17 | 34 | Majority 34% of the respondents are used by a car for family purpose. |
| An Asset | 15 | 30 | |
| prestige Symbol | 8 | 16 | |
| Convenience | 10 | 20 | |
| **Mode of Finance** | | | |
| Loan | 20 | 40 | 40% of the respondents are purchased by their car through loan. |
| Ready Cash | 14 | 28 | |
| Instalment | 16 | 32 | |
| **Satisfaction Level** | | | |
| Highly Satisfied | 27 | 54 | 54% of the respondents are Highly satisfied to buy a Honda company car. |
| satisfied | 13 | 26 | |
| Neutral | 8 | 16 | |
| Dissatisfied | 2 | 4 | |

## Factors influencing Honda Company Cars

| Factors Influencing Honda Company Cars | Rank |
|---|---|
| Colour | 6 |
| Price | 5 |
| Shape and Style | 4 |
| Fuel and Efficiency | 3 |
| Technology | 2 |
| Maintenance cost | 7 |
| Re sale Value | 1 |
| Offer and Scheme | 8 |

The above table reveals that the different aspects of Honda company cars ranked by the respondents that resale value is ranked first.

## CONCLUSION

The study conducted from Kozhikode district. It is about the various aspects of brand preference on Honda company car users in Kozhikode district. The respondents were satisfying their wants and they are always influenced by purchasing activities by some consideration which led him to select a particular brand of cars. Most of the respondents were satisfied with the resale value of Honda company cars.



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# CUSTOMER PERCEPTION OF 7 P'S OF MARKETING MIX AND IT'S IMPACT ON BRAND LOYALTY

**Dr. PL. SENTHIL**
ASSOCIATE PROFESSOR OF MANAGEMENT STUDIES,
JAMAL INSTITUTE OF MANAGEMENT, JAMAL MOHAMED COLLEGE (AUTONOMOUS),
(AFFILIATED TO BHARATHIDASAN UNIVERSITY, TIRUCHIRAPPALLI, TAMILNADU, INDIA)

**Dr. P. ARIVAZHAGAN**
ASSISTANT PROFESSOR OF COMMERCE
JAMAL MOHAMED COLLEGE (AUTONOMOUS)
(AFFILIATED TO BHARATHIDASAN UNIVERSITY, TIRUCHIRAPPALLI, TAMILNADU, INDIA)

## ABSTRACT

A brand may identify one item, a family of items or all items of the seller. Loyalty is the quality of staying firm in true friendship or supports for something. Customer Perception is what they think about a brand or a company or its offerings. The Customer Perception of 7Ps of marketing mix such as Product, Price, Place, Promotion, People, Process and Physical Evidence affects the brand loyalty. This study of brand loyalty through marketing mix components assumes that each components of marketing mix significantly influence the building of brand loyalty. A structured questionnaire consists of personal profile, product details, and perception of 7Ps marketing mix using five Likert scale and brand loyalty related questions. Simple random technique is adopted to collect data from the washing machine users in Tiruchirappalli district and the sample size was 150. The collected data were analyzed through different statistical tools. The findings of the study reveal that all the marketing mix components were significantly differs towards brand loyalty.
**Keywords:** Marketing Mix, Brand Loyalty, Consumer Perception, Durable Goods

## INTRODUCTION

Customer perception is what tells us what customers think about a brand or a company or its offerings. Customer has positive or negative feelings, perception, inhibitions, predispositions, expectations or experiences that are called customer perception. Perception is the way the human mind, assumes things and think about things with their wants in it in simple words thinking in an innovative and peculiar manner for the betterment of self or common. It is one of the marketing concepts. Customer perception of 7P's of Marketing Mix such as product, price, place, promotion, people, process and physical evidence affects the brand loyalty. Brand loyalty is the trust and the respect which the customer has towards the brand and they are true it at all cases and not believing any rumors against their brand and instead they trying to find out themselves if the allegation made on the brand is true or not and taking some time to do the same before coming to any solution on leaving the brand or

discontinuing to use the particular in which they had lots of faith. It is always the amount of respect and loyalty the brand has made for themselves which makes it unbreakable and unshakeable at any cost in the market which is also made in the years of service they have provided in the market and the industry of their line. Customer or brand loyalty is considered to be the bread and butter of what keeps the trend of the business alive.



**REVIEW OF LITERATURE**

**K Renugadevi, M Ramya, S Ramya, S Sangeetha M Maheshwari (2016)** this research paper titled on "A study on Customer response towards selected Consumer Durables of Mnc's in Coimbatore City" The main aim of this paper is to indicate the various demographic factors and factors determining consumer brand preference which impact the level of satisfaction of the respondents. The overall study demonstrates that consumer durables are very much familiar between the respondents whether their residential status is urban and rural. The results depicts that a customer buys a durable only when he feels the need for it. Generally, this study completes by describing that there is a remarkable scope for consumer durables sector in the consumer market, which can be use appropriately by Indian companies so that there will be a possibility for enhancing economic development.

**Basavaraj Sulibhavi & Dr. Shivashanakar K (2017)** in their research study on Impact of Brand Image on Customer Loyalty towards Private Label Brands and the Mediating Effects of Satisfaction, they insist that brand image is the current view of the customers about the brand and Customer Loyalty is the state of fear or confusion regarding purchase of the product at a moment. The Brand Loyalty can be measured through the satisfaction of the customers. Their study focuses on exhibit the relationship between brand image, customer satisfaction and brand loyalty. They take private label brands in Hubli-Dharwad city. A structure research questionnaire was used to collect data from 186 respondents for the purpose of the study. The outcome of the study portrays that there is a direct relationship between brand image and customer loyalty and satisfaction.

**Dr. Sathiyabama M.V &Sangeetha P (2018)** this study titled on, A study on Consumer Perception and Buying Behaviour towards Washing Machine with reference to Coimbatore city. This study was undertaken to identify the factors impacting consumer perception and buying behaviour of washing machine. The conclusion of the study was based on 250 respondents selected from the study area. It was also extend to ascertain the brand preference of the sample consumers and suggestions for the purchase of particular brand of washing machine.

**Sathya P, Indirajith R (2018)** The research article concentrates on, a study on Purchase Behaviour of Consumer Durable Goods with Special Reference to Tiruvarur District,The research article focus on purchase behaviour of consumer durable goods in Tiruvarur District. The research study has also highlighted the significant factors like aggressiveness, level of expectation, and level satisfaction of in order making purchase decisions. It may be noted that the present study has a special feature which enables the level of expectation of the various this study has a special feature that the level of expectation for the various facets which typify the quality and standard of the product which also individually taken up. The present study also specify the level of importance attached to the various quality characteristics of the product by the different divisions of consumers, who differ in economic, educational, emotional and other individualities.

**L. Leo Franklin &Parimala (2019)** this research study made a attention on, "A study on Consumer Behaviour In Purchasing of Durable Products with Special Reference to Pudukkottai District. The main objective of this study is to analyses the consumer's preference in consumer durable products and to portray the brand awareness was analysed among the respondents of the study. Consumers prefer high valued durable products of well established brands. The outcome of the study reveals that consumers prefer high valued durable products of premiere brands.

**NEED OF THE STUDY**

The customers perceived the brands by company's marketing mix components they are product, price, place, promotion, people, process and physical evidence. Their perception leads to brand loyalty which is the ultimate aim of every organisation. Therefore this study of customer perception of marketing mix components of washing machine brands and their impact on brand loyalty is the need of the hour.

**SCOPE OF THE STUDY**

This research has been carried out in Tiruchirappalli district to evaluate the customer's perception of washing machine brands, the 7p's marketing mix components product, price, place, promotion, people, process and physical evidence given by E. Jerome McCarthy and published in 1960 in his book Basic Marketing taken as the basic parameter. It also tries to compute the impact of customer perception on brand loyalty.

**STATEMENT OF THE PROBLEM**

The customers most often leave a brand due to high pricing of the product which is to be taken care of, as that is the factor which every consumer first looks up to before buying the product and sometimes even high priced products do not give good performance which

makes the customers change the brand. The company's level of promotion should always be at a moderate level but when it goes down the consumers forget the brand and there are possibilities for the consumers to change the brand which is very lethargic of the company. The promotion is what keeps the brand in peoples mind and provoke them to buy the product. Therefore all the marketing Mix components influence the selection of particular brand of washing machine and loyalty towards their selected brands.

**OBJECTIVES OF THE STUDY**

1. To know the demographic profile of washing machine users in study area.
2. To examine the relationship between different components of marketing mix and brand loyalty.
3. To evaluate the impact of customer perception of 7 P's of marketing mix on brand loyalty.

**HYPOTHESES OF THE STUDY**

H1: There is a significant relationship between demographic profile and customer perception.

H2: The customer perception of marketing mix components differs towards the contribution of brand loyalty.

**RESEARCH METHODOLOGY**

**Research Instrument**

Research study is descriptive in nature and adopted the basic of 7 P's of marketing namely product, price, place, promotion, people, process and physical evidence with its related items to evaluate the consumer brand preference towards the washing machine brands. The structured questionnaire contains 10 demographic questions, 11 product information and 6 questions each for 7p's of marketing mix components namely product, Price, Place, Promotion, People, Process, and Physical Evidence and 10 Brand Loyalty questions. Five point likert scales is used to collect data from the respondents.

**Sampling Method -** Simple random sampling.

**Sample Size -** 150 respondents

**Collection of data -** Both primary and secondary data have been collected for the research work.

**ANALYSIS AND DISCUSSIONS:**

**Chart No. 1**
**Structural Equation Research Model**

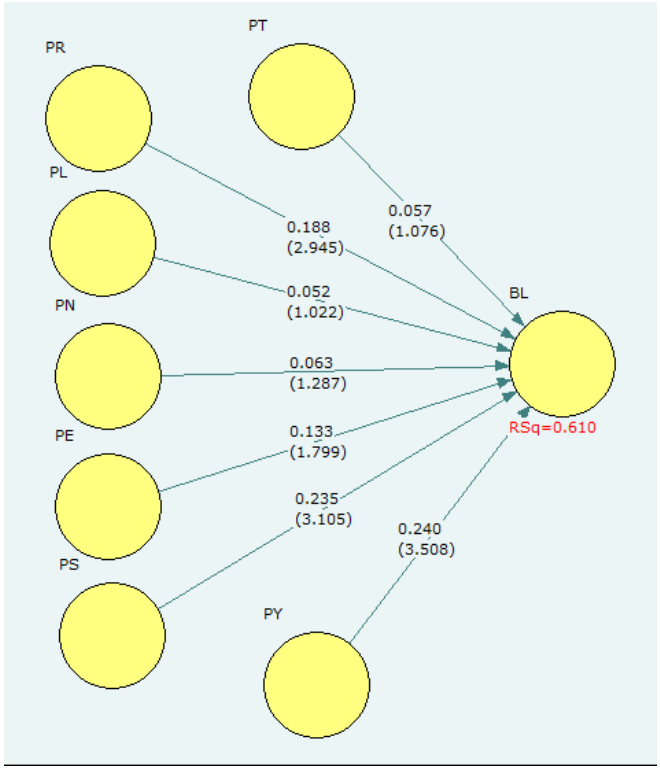


**Table No. 1**
**Bootstrap Summary of Structural Equation Modeling and Hypothesis Results of Integrated Model**

| Hypothesis | Dimensions | Entire sample estimate | Mean of sub samples | Standard error | T-Statistic | R Square value | Results |
|---|---|---|---|---|---|---|---|
| $H_1$ | PT->BL | 0.057 | 0.0772 | 0.053 | 1.0759 | | Insignificant |
| $H_2$ | PR->BL | 0.188 | 0.1924 | 0.0638 | **2.9446** | | **Significant** |
| $H_3$ | PL->BL | 0.052 | 0.0699 | 0.0509 | 1.0219 | | Insignificant |
| $H_4$ | PN->BL | 0.063 | 0.0741 | 0.049 | 1.287 | 0.610 | Insignificant |
| $H_5$ | PE->BL | 0.133 | 0.1417 | 0.0739 | 1.799 | | Insignificant |
| $H_6$ | PS->BL | 0.235 | 0.2253 | 0.0757 | **3.1049** | | **Significant** |
| $H_7$ | PY->BL | 0.24 | 0.2459 | 0.0684 | **3.5076** | | **Significant** |

From the above table, hypotheses were tested using PLS, which provides beta coefficients that can be interpreted in the same manner as the OLS regression coefficients. Using PLS, the study hypotheses were tested by examining the direction, size and significance of the paths from independent variables to dependent variables. Significance of the paths was examined using Bootstrapping technique. In Integrated model, all types of Technological Characteristics together explained a variance of 48 percent in Stress, and Stress explained a variance of 40 percent in Strain.

**Table No. 2**
**Contribution of Marketing Mix Components to Brand Loyalty**

| Marketing Mix | Unstandardized Coefficients | Standardized Coefficients | t | Sig. |
|---|---|---|---|---|

| | B | Std. Error | Beta | | |
|---|---|---|---|---|---|
| | .425 | .139 | | 3.052 | .002 |
| **Product** | .058 | .041 | .058 | 1.420 | .156 |
| **Price** | .171 | .042 | .179 | 4.029 | .000 |
| **Place** | .051 | .039 | .053 | 1.289 | .198 |
| **Promotion** | .034 | .038 | .036 | 0.897 | .370 |
| **People** | .136 | .037 | .144 | 3.655 | .000 |
| **Process** | .222 | .047 | .231 | 4.720 | .000 |
| **Physical Evidence** | .240 | .045 | .249 | 5.282 | .000 |

Dependent variable: Brand Loyalty

Multiple R= 0.764 F – Value = 88.765 d.f (451) P- Value <0.05 R Square 0.583

$Y=0.425+0.58X_1+0.171X_2+0.171X_2+0.51X_3+0.034X_4+0.136X_5+0.222X_6+0.240X_7$

**Table No. 3**

**Impact of Size of Family on Customer Perception of Marketing Mix and Brand Loyalty**

| Marketing Mix | | Sum of Squares | Mean Square | F | Sig. |
|---|---|---|---|---|---|
| **Product** | B. G | 4.982 | 1.245 | 2.951 | .020* |
| | W. G | 188.642 | .422 | | |
| | | 193.624 | | | |
| **Price** | B. G | 7.906 | 1.977 | 4.324 | .002* |
| | W. G | 204.345 | .457 | | |
| | | 212.251 | | | |
| **Place** | B. G | 3.555 | .889 | 1.937 | .103 |
| | W. G | 205.051 | .459 | | |
| | | 208.606 | | | |
| **Promotion** | B. G | .818 | .205 | .427 | .789 |
| | W. G | 213.878 | .478 | | |
| | | 214.696 | | | |
| **People** | B. G. | 6.430 | 1.608 | 3.378 | .010* |
| | W. G | 212.702 | .476 | | |
| | | 219.133 | | | |
| **Process** | B. G | 1.556 | .389 | .842 | .499 |
| | W. G | 206.492 | .462 | | |
| | | 208.048 | | | |
| **Physical Evidence** | B. G | 7.128 | 1.782 | 3.944 | .004* |
| | W. G | 201.956 | .452 | | |
| | | 209.084 | | | |
| **Brand Loyally** | B. G | 6.805 | 1.701 | 4.070 | .003* |
| | W. G | 186.836 | .418 | | |
| | | 193.641 | | | |

B.G – Between Groups W.G – Within Groups

* 1 percent level of Significance ** 5 percent Level of Significance

Table No. 3 exhibits the marketing mix component of product, price, people, physical evidence and brand loyalty were significantly differs at 1 percent level. Whereas place,

promotion and process components of marketing mix does not significantly differs based on size of family.

**Table No. 4**
**Impact of Type of Family on Perception of Product Components of Marketing Mix and Brand Loyalty**



| | | Levene's Test for Equality of Variances | | T-Test for Equality of Means | | |
|---|---|---|---|---|---|---|
| | | F | Sig. | T | Sig. (2-tailed) | Mean Difference |
| **Product** | Eq. var. assumed | 4.552 | .053 | .134 | .894 | .00830 |
| | Eq. var. not assumed | | | .136 | .892 | .00830 |
| **Price** | Eq. var. assumed | 6.249 | .063 | 1.863 | .063 | .12049 |
| | Eq. var. not assumed | | | 1.898 | .058 | .12049 |
| **Place** | Eq. var. assumed | .389 | .533 | 1.885 | .060 | .12084 |
| | Eq. var. not assumed | | | 1.902 | .058 | .12084 |
| **Promotion** | Eq. var. assumed | .003 | .959 | 3.019 | .003 | .19516 |
| | Eq. var. not assumed | | | 3.035 | .003 | .19516 |
| **People** | Eq. var. assumed | .516 | .473 | .214 | .831 | .01413 |
| | Eq. var. not assumed | | | .214 | .831 | .01413 |
| **Process** | Eq. var. assumed | 6.694 | .060 | .917 | .359 | .05890 |
| | Eq. var. not assumed | | | .930 | .353 | .05890 |
| **Physical Evidence** | Eq. var. assumed | 2.179 | .141 | .473 | .636 | .03047 |
| | Eq. var. not assumed | | | .477 | .634 | .03047 |
| **Brand Loyalty** | Eq. var. assumed | 2.233 | .136 | .723 | .470 | .04481 |
| | Eq. var. not assumed | | | -.729 | .467 | .04481 |

The table no.4 reveals the different components of marketing mix and brand loyalty only promotion component significantly differs towards the perception of respondents of different types of family. Other components and brand loyalty does not differs based on types of family of the respondents.

**FINDINGS**

1. Greater number of 51.3 percent of the respondents of this study belongs to male category.
2. 38.1 percent of the respondents were below 25 years followed by 25.7 percent of the respondents were in the age group of 31-40 years.
3. 47.8 percent respondents of this research study were graduates.
4. 31.4 percent of the respondents used whirlpool brand followed by Samsung brand with 26.1 percent in this study area.
5. Majority of 54.9 percent of the respondents holding fully automatic type of washing machine in this research study.

6. Higher portion of 69 percent of the respondents used top loading washing machines followed by front loading washing machine with 31percent of this study.
7. With respect of duration of the washing machine 45.1 percent respondents used it for a period of 1-5 years followed by 31.4 percent of the respondents used for a span of 5-10 years.
8. Regarding the source of information of the particular brand 29.6 percent of the respondents were being influenced by their relatives followed by 25.2 percent of them by show room performance.
9. Higher number of 68.8 percent of the respondents made their purchase done through ready cash basis followed by installments- EMI facility.

**SUGGESTIONS**

1. From the study it is inferred that there is a great potential for washing machine sales due to increase of nuclear family system. Today, the numbers of family members are minimum. Hence, the washing machine companies should provide low capacity, high technology washing machines to attract potential buyers.
2. Higher numbers of respondents were educated. Hence the companies should in-built digital functions and remote operations to win the customers.
3. As per the study the monthly family income of higher number of respondents below Rs.20000. So, the Research and Development should concentrate to minimize the cost of the washing machine in order to affordable to large group of people.
4. The perception of the respondents significantly differs based on occupation. Hence, the product should be designed suitable for hard wash to soft wash.
5. The promotional components are differently perceived by different gender groups. Hence, attractive promotional activities should be planned to attract different types of genders based on their expectations.
6. The retailers play a vital role in selection of brands. Hence, the washing machine companies should provide higher margin to retailers to attract more customers.
7. From the Correlation analysis, it is inferred the attributes of process component, measures taken to solve customer problems, ideas of efficient use, instruction manuals, dealer services and post sales services were highly related with brand loyalty. Hence, the brands should concentrate on these aspects.
8. To face the competition of foreign brands, the Indian washing machine companies should provide quality products at affordable price with the latest technologies to gain continuous support from the existing customers and attract new potential customers.

## CONCLUSION

Among the consumer durable goods the washing machine has become an essential for the today's generation due to the heavy workload, physical problems and time constraints. The washing machine manufacturing Companies are trying hard to improve the performance of washing machine to satisfy the customers. The customer expects more and more features, hence recording the perception of customers rather than just using 4 P's of marketing mix, use of 7 P's of marketing mix namely product, price, place, people, promotion, people, process and physical evidence has helped in understand the customers perception and to develop more in the field of washing machine for the betterment of the customer experience. If the company knows the perception of the customers efficiently, it can be used to preserve and improve the Brand Loyalty of the organisation. Hence this study on Customer perception using 7 P's Marketing Mix is a unique attempt to help both the producers and customers of washing machines brands.

## SCOPE FOR FURTHER RESEARCH

This research study of customer perception about marketing mix and its impact and brand loyalty for the consumer durables of washing machine with 7 P's of marketing mix can be extended to other consumer durable products. A comparative study of Indian and Foreign brand perception can also possible in this area. This research study can also extended to study the impact of brand loyalty on purchase of different consumer goods of same brand.

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# A STUDY ON MOBILE BANKING AWARENESS OF CUSTOMERS PERSPECTIVE WITH REFERENCE TO TIRUCHIRAPPALLI CITY

**Dr. M. HABEEBUR RAHMAN**
RESEARCH ADVISOR & ASSISTANT PROFESSOR,
PG & RESEARCH DEPARTMENT OF COMMERCE,
JAMAL MOHAMED COLLEGE (AUTONOMOUS), TRICHY.
(AFFILIATED TO BHARATHIDASAN UNIVERSITY, TIRUCHIRAPPALLI, TAMIL NADU, INDIA)

**M.I. MOHAMED IBRAHIM**
RESEARCH SCHOLAR, PG & RESEARCH DEPARTMENT OF COMMERCE,
JAMAL MOHAMED COLLEGE (AUTONOMOUS), TRICHY.
(AFFILIATED TO BHARATHIDASAN UNIVERSITY, TIRUCHIRAPPALLI, TAMIL NADU, INDIA)



## ABSTRACT

In today's business technology, banking is the backbone of each and every business and technology plays an important role. The role of technology is changing rapidly day to day, which is also promote the bank and financial institutions. Bank is one of the highest financial institutions which regularly explore use and benefits of technology provided to customers through number of services. Mobile banking is a service that helps the customer to handle financials transaction or operations with the help of mobile device. Mobile devices includes smartphone, tablets, etc. Mobile banking introduce the use smartphone or other devices to operate online banking transactions while far away from your computer, laptop or any other device, such as transfer money from one account to another account, electricity bill payments, gas bill payments, recharge mobile, online shopping, etc. Mobile banking is service which is added by bank or financial institutions that allow to its customers to operate financial or banking transactions by using smartphone or tablets. Mobile banking is available 24*7 for customers for financials transactions.

The bank offered mobile banking services to their customers to increase more customers and take benefits this services. Mobile banking is the one of the world's growing and fastest mobile technology. In this paper analyzes the study of mobile banking awareness of customer's perspective with reference to Tiruchirappalli City.

**Keywords:** Mobile banking, Bank, Technology, Financial institute, Services.

## INTRODUCTION:

Cashless banking is the in one which all transactions are done using debit cards or credit cards, or electronic payments methods rather than the use of cash. There are number of benefits of cashless banking like

1. Quick and satisfaction of operations for customers, no time waste, no queue, no interaction with bank staff required for transaction
2. There will be efficiency increases as transactions cost beyond the economy should also fall down

3. Reducing operations of ATM machine through customer
4. It will reduce real estate prices because of control black money as lots of black money are devoted in real estate prices which raise the prices of real estate markets.
5. Cashless banking will control formation of black money
6. There will be higher efficiency in welfares programmes as money wired directly into the account holders. Thus money is transferred from beneficiary's bank account, the whole process becomes transparent. Transaction can be easily trace out and corruption.

## BENEFITS OF MOBILE BANKING

Mobile banking introduce the use smartphone or other devices to operate online banking transactions while far away from your computer, laptop or any other device, such as transferring money from one account to another account, electricity bill payments, gas bill payments, recharge mobile, online shopping, etc. Mobile banking is service which is added by bank or financial institutions that allow to its customers to operate financial or banking transactions by using smartphone or tablets. Mobile banking is available 24*7 for customers for financials transactions. Financials transactions through mobile banking may allow for obtaining bank balance, list of latest transactions, money transfer from customers one account to another account, etc.

## IMPORTANCE OF MOBILE BANKING

1. Security: mobile banking is very secure, risk free and safe with reference to mobile pin (m-pin). Mobile banking security helps you monitor your own bank account balance, transaction history effectively. In this mobile banking does not provide access to unauthorized users.
2. Speed: with the help of 4G technology, the customers make their banking transaction through mobile in the fraction of second.
3. Less expensive: mobile banking is very less expensive or cost effective and banks provides this services in low cost or free of cost to customers.
4. Convenient: Mobile banking provides the customers to anywhere, anyplace and anytime banking transaction with the help of services. This service is very fast, easy and convenient by each mobile or smartphone users.
5. Save time: mobile banking save a lots of time.
6. Economic development: More population In India, which has no bank account but

with the help or reference of mobile banking awareness especially youth generation will open the bank account in any bank and helps in economic development.



## SCOPE OF MOBILE BANKING

Based on survey, the following mobile banking scope were identified which would impact of mobile banking services or payments for small grocery shop with reference to Tiruchirappalli City.

1. Smartphone or Mobile compatibility
2. Acceptance of mobile banking payments
3. Availability of banking services
4. Security issues
5. Quality of banking services
6. Customization of banking services

## OBJECTIVES

*This study plans to study the awareness of mobile banking services to the customer's perspective. The primary objective of this study is*

1. To study the mobile banking service awareness to customers perspective with reference to Tiruchirappalli City.
2. To identify factors influencing the awareness and usage of mobile banking services in Tiruchirappalli City.

## LIMITATIONS

1. The study is restricted to Tiruchirappalli City only. The research is conducted in Tiruchirappalli City.
2. The study raw be further extended to other parts of Trichy city. There is a further scope to expect the research as mobile banking is playing major role for cashless banking. But the question is how far society has accepted the changes. A change for settlement, safety, easy and quick transactions.

## RESEARCH METHODOLOGY:

The research paper is based on both primary and secondary data. In this research paper the Primary data was collected through face to face interaction of the

mobile banking customers and non- customers. In this research paper, recommendations and conclusions based on primary data. The paper is based on exploratory research for the present research. The main role of exploratory research is based on the new creative ideas. Through exploration research, the researcher develops ideas effective and more clearly, implement operational definitions, establish priorities and improve the design of research.

***Research design**:*

The data have been divided into two main categories- primary data and secondary data. The primary data have been collected through exploratory research like questionnaire with customer and non-customer of mobile banking. The secondary data collected form web sites, newspapers, journals and magazines and also research papers.

***Primary data**:*

The primary data for the research is collected from a survey in Tiruchirappalli City. There is sample size is 100 respondents for research. The parameters for customer perspective in each research are shown in table.

**Operating of mobile banking**

| Respondents | Yes | No |
|---|---|---|
| 100 | 61 | 39 |

*Table 1: Have you think about mobile banking is easy to operate with mobile?*

1. Awareness of mobile banking

| Respondents | Yes | No |
|---|---|---|
| 100 | 67 | 33 |

*Table 2: Have you heard about mobile banking is available in India?*

2. Interested in mobile banking service

| Respondents | Yes | No |
|---|---|---|
| 100 | 59 | 41 |

*Table 3: Have you interested to enroll mobile banking service?*

3. Usage of mobile banking service

| Respondents | Yes | No |
|---|---|---|
| 100 | 69 | 31 |

*Table 4: Have you think about usage of mobile banking is more in daily life?*

4. Experience of mobile banking

| Respondents | High | Low |
|---|---|---|
| 100 | 49 | 51 |

*Table 5: How was your experience in operating mobile banking before?*

5. Frequency of using mobile banking

| Respondents | High | Low |
|---|---|---|
| 100 | 70 | 30 |

*Table 6: What is your frequency of using mobile banking services?*

6. Performance of mobile banking

| Respondents | Yes | No |
|---|---|---|

| | | |
|---|---|---|
| 100 | 61 | 39 |

*Table 7: Has a good performance of mobile banking?*

7. Security of mobile banking

| Respondents | Yes | No |
|---|---|---|
| 100 | 70 | 30 |

*Table 8: Do you think that mobile banking is secure for operating?*



8. Convenience of mobile banking

| Respondents | Yes | No |
|---|---|---|
| 100 | 61 | 39 |

*Table 9: Do you think that mobile banking service is a convenience?*

9. Important to customer mobile banking

| Respondents | Yes | No |
|---|---|---|
| 100 | 82 | 18 |

Table 10: Do you think that mobile banking service is important to customer?

**Secondary Data**:

This research paper has been sourced from magazines and journals dealing with current issues in mobile banking awareness. Text books, reference books and Internet related to mobile banking and research methodology have been a major secondary source for the extraction of the expert's opinion.

## RECOMMENDATIONS:

Based on the survey, it is found that most of the respondents are using mobile banking services through smartphone. However around 65 % of customers are using mobile banking and remaining 35% are not. The majority of the mobile banking service is comfortable without using online banking service and they are also interested to test the facility.

1. Mobile banking use is secure, very easy and convenient to handle the services to customers.
2. Customer should check transaction history details and statements anytime and anywhere and also make sure that there is no unauthorized transaction or access.

## CONCLUSIONS:

Mobile banking is big platform of new technology which promotes banking functions in India through mobile technology and also helps increasing their customers. Now a days, everyone has smartphone or tablet but there is also need to create awareness about the mobile banking services which is very secure and safe without any efforts. This paper explores the awareness of mobile banking is the new era of technology which helps the banking industry grow at higher speed and also most important use is development of economic in India.

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# CONSUMER PERCEPTION TOWARDS CELEBRITY ENDORSEMENT WITH REFERENCE TO FMCG PRODUCTS IN MALAPPURAM DISTRICT, KERALA



**AMLA K.K**
RESEARCH SCHOLAR, PG & RESEARCH DEPARTMENT OF COMMERCE,
JAMAL MOHAMMED COLLEGE (AUTONOMOUS), TIRUCHIRAPPALLI.
(AFFILIATED TO BHARATHIDASAN UNIVERSITY, TRICHY TAMILNADU INDIA)

**Dr A. KHALEELUR RAHMAN**
HEAD & RESEACH SUPERVISOR, PG & RESEARCH DEPARTMENT OF COMMERCE,
JAMAL MOHAMMED COLLEGE (AUTONOMOUS), TIRUCHIRAPPALLI.
(AFFILIATED TO BHARATHIDASAN UNIVERSITY, TRICHY TAMILNADU INDIA)

## ABSTRACT

Celebrity endorsement plays a crucial role in world wide economy. Advertising by celebrities ensure high degree of attention, enthusiasm and recall the product name than those promoted by other means. The present study empirically analyses the consumer perception towards celebrity endorsement in FMCG products. There is significant difference in perception towards celebrity endorsement between different income groups ($p < 0.001$). The consumer perception towards attractiveness of celebrity endorsement is evenly distributed among the socio economic categories except for annual income. The consumer perception towards expertise of celebrity is evenly distributed among the socio economic categories except for annual income and region of residence. There is significant difference in perception towards celebrity endorsement between different income groups ($p = 0.012$) and different residence regions ($p = 0.038$).

**Key words:** Celebrity Endorsement, Attractiveness, Expertise.

## 1. Introduction

Celebrity advertisement has major way of marketing all over the world which gives satisfaction, confidence, credibility, and publicity etc. for the customer.A celebrity endorser is an individual who is known by the public for his or her achievements in areas other than that of the product class endorsed (Friedman and Friedman, 1979). A celebrity should have some qualities like credibility, expertise, influence and likeability etc. in order to attract the customer in its full strength. Shimp (2000) estimated that celebrity endorsers were used by approximately 25 percent of commercials in United States. Huge number of companies and charity organizations etc. in India and abroad utilizing celebrities as model or spoke person to endorse their brands. The aim of companies using celebrities to capture the attention of consumer on the brand selection, empathy, sympathy, trust, value and trend setting etc. Celebrity endorsement improves the attractiveness of the advertisement is studied by Dean and Biswas (2001). It improves the marketing back ground to achieve good returns to many companies like Pepsi, Cola, boost, Horlicks, Lux etc. Celebrity endorsement can result in

boosting financial returns for the companies that use them (Erdogan, 2001). Solomon (2000) analyzed that celebrity creates positive attitude towards the brand. Rational Customer selects the brand especially beverages house hold items and jewelry etc. based on the credibility, behavior of the celebrity matching with the products. Consumers are convinced that celebrities are attracted by genuine affection for the product while promoting the same rather than only motivated by the endorsement fees (Atkin and Block 1983)

### 1.1Significance of the study

Celebrity endorsement plays a crucial role in world wide economy. Now a days many companies in Kerala especially in Malappuram district, occupied at its zenith due to its brand value by means of advertisement by celebrities. Advertising by celebrities ensure high degree of attention, enthusiasm and recall the product name than those promoted by other means. Now a days major trend is that, besides the advertising picture or images, celebrities are introducing the product as spoke person by using social domains like 'you tube' Face book etc. The confident among advertiser is that most of the people use to spend a major part of their leisure hours in front of the mobile phone. A good number of companies in Malappuram district of Kerala using celebrities for their brand endorsement irrespective of the major and minor brand. Hence this study is significant to understand the major trends, influence of socio economic factors and its attributes in this fast changing scenario.

### 1.2 Objectives

1. To analyses consumer perception towards celebrity endorsements with special reference to FMCG products.
2. To analyses the socio-economic factors and attributes towards celebrity endorsement.

## 2. Methodology

The present study is an empirical analysis. This study is based on both primary and secondary data. Primary data collected through relevant questionnaire using the scale of attractiveness and expertise of celebrity endorsement. Primary data for analysis is collected from 82 sample costumers (both male and female) of Malappuram district. Descriptive and inferential statistical tools are used to analyse and interpret the data.

## 3. Limitations of the study

1. The present study confine to the Malappuram district of Kerala.
2. The study examines empirically, because it totally based on consumer believe, attitude etc.
3. There is no quantitative information collected during the entire study, hence the qualitative scaling strategies are applied.
4. The respondent is not willing to disclose all information about their income.
5. Some respondent not taking patience to understand the questionnaire and attending the responds without seriousness.



## 4. Results and discussion

The data were found to be reliable with Cronbach'sAlpha above 0.7 (Nunally 1978), (Table.2). The consumer perception towards attractiveness of celebrity endorsement is evenly distributed among the socio economic categories except for annual income. There is significant difference in perception towards celebrity endorsement between different income groups ($p < 0.001$), (Table 3). Post hoc analysis shows the differences between below 2 lakhs category and 2 to 5 lakhs category, and between below 2 lakhs category and above 10 lakhs category are significant (Table 4).

**Table.1 Profile of the Sample**

| Variable | Category | Frequency | Percent |
|---|---|---|---|
| **Gender** | Male | 58 | 70.7 |
| | Female | 24 | 29.3 |
| | Total | 82 | 100 |
| **Occupation** | Government | 11 | 13.4 |
| | Private | 12 | 14.6 |
| | Self Employed | 1 | 1.2 |
| | Business | 17 | 20.7 |
| | Unemployed | 41 | 50 |
| | Total | 82 | 100 |
| **Educational Qualification** | Below Secondary | 1 | 1.2 |
| | Higher Secondary | 5 | 6.1 |
| | Degree | 63 | 76.8 |
| | PG | 11 | 13.4 |
| | Professional | 2 | 2.4 |
| | Total | 82 | 100 |
| **Income** | Below 2 Lakhs | 44 | 53.7 |
| | 2 to 5 Lakhs | 28 | 34.1 |
| | 5 to 10 Lakhs | 3 | 3.7 |

| | | | |
|---|---|---|---|
| | Above 10 Lakhs | 7 | 8.5 |
| | Total | 82 | 100 |
| **Region of residence** | Rural | 62 | 75.6 |
| | Urban | 20 | 24.4 |
| | Total | 82 | 100 |



**Table.2 Socio economic factors and consumer perception towards celebrity endorsement**

**Reliability**

| Cronbach's Alpha | No of Items |
|---|---|
| 0.872 | 14 |

**Table.3 Socio economic factors and consumer perception towards Attractiveness of celebrity endorsement**

| Variable | Category | Mean | F/t | p-value |
|---|---|---|---|---|
| **Gender** | Male | 7.21 | -0.50 | 0.619 |
| | Female | 7.46 | | |
| **Occupation** | Govt | 8.36 | 2.11 | 0.087 |
| | Private | 7.83 | | |
| | Self Employed | 10.00 | | |
| | Business | 7.24 | | |
| | Unemployed | 6.78 | | |
| **Education** | Below Secondary | 10.00 | 1.88 | 0.123 |
| | Higher Secondary | 6.20 | | |
| | Degree | 7.52 | | |
| | PG | 6.45 | | |
| | Professional | 5.50 | | |
| **Annual Income** | Below 2 Lakhs | 6.30 | 9.53 | 0.0001* |
| | 2 to 5 Lakhs | 8.50 | | |
| | 5 to 10 Lakhs | 8.00 | | |
| | Above 10 Lakhs | 8.29 | | |
| **Residence Region** | Rural | 7.37 | 0.70 | 0.489 |
| | Urban | 7.00 | | |

**Table 4.Post Hoc Test (Tukey's HSD)**

| (I) Income | (J) Income | Mean Difference (I-J) | Std. Error | Sig. | 95% Confidence Interval | |
|---|---|---|---|---|---|---|
| | | | | | Lower Bound | Upper Bound |
| Below 2 Lakhs | 2 to 5 Lakhs | -2.205* | .436 | .000 | -3.35 | -1.06 |

| | | | | | | |
|---|---|---|---|---|---|---|
| | 5 to 10 Lakhs | -1.705 | 1.076 | .393 | -4.53 | 1.12 |
| | Above 10 Lakhs | -1.990* | .734 | .040 | -3.92 | -.06 |
| 2 to 5 Lakhs | 5 to 10 Lakhs | .500 | 1.095 | .968 | -2.38 | 3.38 |
| | Above 10 Lakhs | .214 | .762 | .992 | -1.79 | 2.21 |
| 5 to 10 Lakhs | Above 10 Lakhs | -.286 | 1.244 | .996 | -3.55 | 2.98 |

The consumer perception towards expertise of celebrity is evenly distributed among the socio economic categories except for annual income and region of residence. There is significant difference in perception towards celebrity endorsement between different income groups (p = 0.012) and different residence regions (p = 0.038), (Table 5). Post Hoc analysis shows the difference is only between below 2 lakhs category and 2 to 5 lakhs category(Table 6)

**Table.5Socio economic factors and consumer perception towards Expertise of celebrity endorsement**

| Variable | Category | Mean | F/t | p-value |
|---|---|---|---|---|
| **Gender** | Male | 8.24 | -1.16 | 0.319 |
| | Female | 8.75 | | |
| **Occupation** | Govt | 9.55 | 2.20 | 0.077 |
| | Private | 9.33 | | |
| | Self Employed | 9.00 | | |
| | Business | 7.94 | | |
| | Unemployed | 7.98 | | |
| **Education** | Below Secondary | 11.00 | 1.17 | 0.331 |
| | Higher Secondary | 6.80 | | |
| | Degree | 8.43 | | |
| | PG | 8.64 | | |
| | Professional | 8.50 | | |
| **Annual Income** | Below 2 Lakhs | 7.73 | 3.92 | 0.012* |
| | 2 to 5 Lakhs | 9.21 | | |
| | 5 to 10 Lakhs | 8.00 | | |
| | Above 10 Lakhs | 9.43 | | |
| **Residence** | Rural | 8.66 | 2.11 | 0.038* |

| | | | | |
|---|---|---|---|---|
| **Region** | Urban | 7.55 | | |



**Table. 6 Post Hoc Test**

| (I) Income | (J) Income | Mean Difference (I-J) | Std. Error | Sig. | 95% Confidence Interval | |
|---|---|---|---|---|---|---|
| | | | | | Lower Bound | Upper Bound |
| Below 2 Lakhs | 2 to 5 Lakhs | -1.487* | .480 | .014 | -2.75 | -.23 |
| | 5 to 10 Lakhs | -.273 | 1.184 | .996 | -3.38 | 2.84 |
| | Above 10 Lakhs | -1.701 | .807 | .160 | -3.82 | .42 |
| 2 to 5 Lakhs | 5 to 10 Lakhs | 1.214 | 1.206 | .746 | -1.95 | 4.38 |
| | Above 10 Lakhs | -.214 | .839 | .994 | -2.42 | 1.99 |
| 5 to 10 Lakhs | Above 10 Lakhs | -1.429 | 1.369 | .725 | -5.02 | 2.17 |

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# INVESTMENT ANALYSES OF SELECTED INDIAN IT INDUSTRY STOCKS

**Dr. M.SIRAJUDEEN**
ASSISTANT PROFESSOR, PG & RESEARCH DEPARTMENT OF COMMERCE,
JAMAL MOHAMED COLLEGE (AUTONOMOUS), TIRUCHIRAPPALLI.
(AFFILIATED TO BHARATHIDASAN UNIVERSITY, TRICHY, TAMILNADU, INDIA)

**J. ABDUL KHADER**
PART-TIME RESEARCH SCHOLAR, PG & RESEARCH DEPARTMENT OF COMMERCE,
JAMAL MOHAMED COLLEGE (AUTONOMOUS),
AFFILIATED TO BHARATHIDASAN UNIVERSITY, TRICHY, TAMILNADU, INDIA)

## ABSTRACT

This study on analysis of investments in IT industry in India aims to explore the recent development and opportunities available for investors in IT industry shares with reference to National Stock Exchange. Indian economy is dependent on service sector with substantial contribution in Gross Domestic Product of the Nation. IT industry is the leading industry with more than eight per cent of the overall GDP in the recent years. India is home to many leading IT companies and experts. The global headquarters of IT industry may refer to California also known as Silicon valley which is home to global leading companies like Apple, Alphabets, Amazon, Facebook etc., In all those global companies our Indian employees contributes much to their development. Indians are closely connected with IT industry in the global level. Bangalore and Chennai are the hub of IT industry in India. The industry employs and employed more than four million youths directly in the country. The shares of Infosys Ltd., Wipro Ltd and Tata Consultancy Services were taken into study for analyzing the investment environment. These three companies are leading in the Indian IT market.
**Keywords: GDP, Economy, IT industry, Service sector, National Stock exchange, Nifty fifty, investments, shares etc.**

## INTRODUCTION

The boom of Indian economy since 1990's introduced and developed many industries including Information Technology. In the late 1990s, IT industry started to grow in small numbers and in the year 2000s the industry multiplied into large number of small, medium and large IT firms. The contribution of stock exchanges in procurement of capital in IT industry is remarkable and which helped the large firms like Infosys, TCS, Wipro and others to lead in the global level. The IT industry in India provided direct employment to more than four million people and estimated indirect employment opportunities to more than ten million in the country. TCS has provided employment opportunities to 420,000 and Infosys provided opportunities to nearly 228,000. India accounts for sixty seven percent of the global out sourcing market. As technology evolves over the period, IT industry is also growing rapidly along with the development of global technologies. Indian IT industry attracts and captures the market in a commendable position. Indian IT industry is also home to large number of Small and medium size IT firms which accounts for more than thirty per cent of the IT exports. The IT industries in India has generated the revenue of 180 billion approximately in the financial year 2019 and out of which substantial portion of the revenue were from export market. California in United States of America is the hub of IT industry globally which is home to many

leading Multi-National Corporations. Bangalore and Chennai in Southern India are the two largest cities that host IT firms in India. Bangalore is also known as Silicon Valley of India. The simultaneous growth of Stock markets in India has provided good opportunities for investors and IT companies too. The market capitalization value of National Stock Exchange is around US$2.27 and also the world's 11th largest stock exchange. The contribution of technology towards stock exchanges is vital and has given scope for many. The continuous development of IT and Investment industry gives good scope for investment in IT industry in large.



## REVIEW OF PREVIOUS STUDIES

**G.S. Popli & Rupina Popli (2017)** suggested and concluded that deployment in Fixed Assets, working capital and steel sector expected to increase sharply. Steel industry is need of a strong and supportive financial system for the growth and development. Heavy financing by the banks to the industry is also essential for the scope of developing the sector in the large extent.

**Subhashish Mondal (2018)** reported in a major research project on Indian investors investment and analysis of their behavior in various avenues found most of the investors opt for two or more sources of information to make investment decisions and women investors are attracted towards investing in gold than any other investment avenues. It is also concluded that individual investors prefers to invest in financial products which gives risk free returns.

## STATEMENT OF THE PROBLEM

The IT industry is recording the consecutive growth with major contribution to the Indian economy. The industry suffered during the financial crisis that affected USA and other European countries. The major drawback of the industry is solely depend on the foreign exports particularly United States of America. The hit in the American economy could affect the industry worse in India. The Indian IT industry is highly volatile to global economy. The industry is highly risky to the loss of employments for downs. Only three large Indian based companies were occupied in the market.

## NEED OF THE STUDY

The contribution of IT industry towards the country's economy is large and important. Aggressive growth in IT industry at global and locally gives larger scope of investments in the industry. The development of stock market and easy accessibility towards investments by individuals ensures investment attraction towards industry by institutional investors also. The technology is rapidly growing and Indian IT industry is having the potential to grab the opportunities.

## OBJECTIVES OF THE STUDY

1. To explore the investment opportunities available in IT industry in India.
2. To bring out the significance of IT industry in Indian investment market.

3. To find out the volatility of Infosys Ltd with market indices.
4. To find out the volatility of Wipro Ltd with market indices.
5. To find out the volatility of Tata Consultancy Services Ltd with market indices.



## DATA COLLECTION

This study was analyzed using the secondary data alone. The secondary data are already published data. The sources of information were collected from Webpages, Magazines, Newspapers, Stock exchange portals etc.

## PERIOD OF THE STUDY

The stock indices of Infosys Ltd, Wipro Ltd and Tata Consultancy Services Ltd for threeyears period covering from 01/01/2018 to 31/12/2020 in National Stock Exchange were taken into study for analyzing with Nifty fifty market indices for the same duration.

## STATISTICAL TOOLS USED IN THE STUDY

Beta Analysis: Beta analysis can be done using the Regression analysis. The beta value of one indicates expected stock move with the market. The beta value of more than one expected stock is more volatile than market and the beta value of less than one indicates expected stock is less volatile to market. Microsoft Excel software used for analyzing the data.

## DATA ANALYSIS AND INTERPRETATION

The three years week-end closing stock indices collected from authorized sources were analyzed with Nifty fifty market indices using Microsoft Excel software. The returns of both stock and market indices were found to calculate beta value and regression analysis. The interpretations of the researcher were also given using the output table from regression analysis.

**Table No.1**

**STATISTICAL OUTPUT OF INFOSYS LTD AND NIFTY FIFTY INDICES**

| **SUMMARY OUTPUT** | |
|---|---|
| | |
| **Regression Statistics** | |
| **Multiple R** | 0.47781744 |
| **R Square** | 0.22830951 |
| **Adjusted R Square** | 0.22329853 |
| **Standard Error** | 0.03601727 |

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| **Observations** | 156 | | | | | | | |
| | | | | | | | | |
| **ANOVA** | | | | | | | | |
| | **df** | **SS** | **MS** | **F** | **Significance F** | | | |
| **Regression** | 1 | 0.059105 | 0.059105 | 45.56187 | 2.8339E-10 | | | |
| **Residual** | 154 | 0.199776 | 0.001297 | | | | | |
| **Total** | 155 | 0.25888 | | | | | | |
| | | | | | | | | |
| | **Coefficients** | **Standard Error** | **t Stat** | **P-value** | **Lower 95%** | **Upper 95%** | **Lower 95.0%** | **Upper 95.0%** |
| **Intercept** | 0.00566727 | 0.002893 | 1.958972 | 0.051922 | -4.778E-05 | 0.011382 | -4.8E-05 | 0.011382 |
| **X Variable 1** | 0.72111974 | 0.106833 | 6.749954 | 2.83E-10 | 0.51007185 | 0.932168 | 0.510072 | 0.932168 |

The above regression table shows the beta value of 0.72111974 which indicates that stock indices of Infosys Ltd is less volatile to Nifty fifty market i.e. Infosys shares move slowly on either direction of market moves. If market downs, the Infosys stock also moves downwards slowly and vice versa. The correlation coefficient between the two variables is 0.47781744 which indicates the relationship exist in line between both stock and market indices.

**Table No.2**

**STATISTICAL OUTPUT OF WIPRO LTD AND NIFTY FIFTY INDICES**

| **SUMMARY OUTPUT** | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | | | | | | | | |
| **Regression Statistics** | | | | | | | | |
| **Multiple R** | 0.483557 | | | | | | | |
| **R Square** | 0.233828 | | | | | | | |
| **Adjusted R Square** | 0.228853 | | | | | | | |
| **Standard Error** | 0.036491 | | | | | | | |
| **Observations** | 156 | | | | | | | |
| | | | | | | | | |
| **ANOVA** | | | | | | | | |
| | **df** | **SS** | **MS** | **F** | **Significance F** | | | |
| **Regression** | 1 | 0.062582 | 0.062582 | 46.99921 | 1.61E-10 | | | |

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| **Residual** | 154 | 0.20506 | 0.001332 | | | | | |
| **Total** | 155 | 0.267642 | | | | | | |
| | | | | | | | | |
| | **Coefficients** | **Standard Error** | **t Stat** | **P-value** | **Lower 95%** | **Upper 95%** | **Lower 95.0%** | **Upper 95.0%** |
| **Intercept** | 0.002563 | 0.002931 | 0.874409 | 0.383257 | -0.00323 | 0.008353 | -0.00323 | 0.008353 |
| **X Variable 1** | 0.74203 | 0.108237 | 6.855597 | 1.61E-10 | 0.528209 | 0.955851 | 0.528209 | 0.955851 |

The above regression table shows the beta value of 0.74203 which indicates that stock indices of Wipro Ltd is less volatile to Nifty fifty market i.e. Wipro Ltd shares move slowly on either direction of market moves. If market downs, the Wipro stock also moves downwards slowly and vice versa.The correlation coefficient between the two variables is 0.483557 which indicates the relationship exist in line between both stock and market indices.

**Table No.3**

**STATISTICAL OUTPUT OF TCS LTD AND NIFTY FIFTY INDICES**

| **SUMMARY OUTPUT** | | | | | |
|---|---|---|---|---|---|
| | | | | | |
| **Regression Statistics** | | | | | |
| **Multiple R** | 0.4352562 | | | | |
| **R Square** | 0.1894479 | | | | |
| **Adjusted R Square** | 0.1841846 | | | | |
| **Standard Error** | 0.0338965 | | | | |
| **Observations** | 156 | | | | |
| | | | | | |
| **ANOVA** | | | | | |
| | **df** | **SS** | **MS** | **F** | **Significance F** |
| **Regression** | 1 | 0.041356 | 0.041356 | 35.99396 | 1.3604E-08 |
| **Residual** | 154 | 0.176942 | 0.001149 | | |

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| **Total** | 155 | 0.218298 | | | | | | |
| | | | | | | | | |
| | **Coefficients** | **Standard Error** | **t Stat** | **P-value** | **Lower 95%** | **Upper 95%** | **Lower 95.0%** | **Upper 95.0%** |
| **Intercept** | 0.0046753 | 0.002723 | 1.717211 | 0.087951 | -0.0007032 | 0.010054 | -0.0007 | 0.010054 |
| **X Variable 1** | 0.6032057 | 0.100543 | 5.999497 | 1.36E-08 | 0.40458476 | 0.801827 | 0.404585 | 0.801827 |

The above regression table shows the beta value of 0.6032057 which indicates that stock indices of Tata Consultancy Services Ltd is less volatile to Nifty fifty market i.e. Tata Consultancy Services Ltd shares move slowly on either direction of market moves. If market downs, the TCS stock also moves downwards slowly and vice versa. The correlation coefficient between the two variables is 0.4352562 which indicates the relationship exist in line between both stock and market indices.

**FINDINGS & SUGGESTIONS**

The followings are the findings or results made in the study:

1. The Infosys stock is less volatile to the market indices.
2. The Wipro stock is less volatile to the market indices.
3. The TCS stock is less volatile to the market indices.
4. Investors in the IT stocks are satisfied with their investments.
5. The impact of global economy is higher in Indian IT industry.

The followings are the suggestions offered by the researcher to investors, financial institutions and other interested parties:

1. The top IT companies' viz., Infosys, Wipro and TCS shall concentrate on other foreign markets for its exports. The present situations of these firms are solely depending on few countries like USA and other European nations.
2. The government shall make necessary arrangements to small and medium size IT firms to go for exporting through offering subsidies and concessions.
3. The top leading IT firms engaged in stock market shall increase the dividend pay out to its stakeholders for quicker increase in share prices.
4. Investors in the stock market shall prefer the IT companies stock during bull taming the market.
5. The government shall encourage small and medium size firms to turn into public limited company which ensures to tap financial resources available in the stock market.

## CONCLUSION

Infosys Ltd, Wipro Ltd and TCS Ltd are the leading Indian based company both in Indian and global market. More than seventy per cent of Indian IT exports are held by three firms namely Infosys, Wipro and TCS. Indian IT industry is mostly dependent on USA market in large and European countries in small. The IT industry stocks are less volatile to the market as it ensures safety and security to its investors. Investors can prefer the shares of all these three companies or any one of these three. TCS is most preferable as it is leading the industry in the recent years. Indian IT industry is highly risky and insecure towards global uncertainties. Global IT industry is yet more to grow along with Indian IT industry as need of the technology is inevitable.

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# AN EMPERICAL STUDY ON SATISFACTION OF EMPLOYEES TOWARDS PRIVATE COMPANIES IN NDIA



**Dr. S.MOHAMED MOHIDEEN**

ASSISTANT PROFESSOR, DEPARTMENT OF BUSINESS ADMINISTRATION,

JAMAL MOHAMMED COLLEGE (AUTONOMOUS), TRICHY.

(AFFILIATED TO BHARATHIDASAN UNIVERSITY, TRICHY, TAMILNADU, INDIA)

## ABSTRACT

In a creating nation like India, the key advancement is done to build the efficiency. The nation can't advance except if the man and work have great relationship. The relationship has consistently pulled in the middle of researchers and authors. The significant some portion of man's life is spent in accomplishing work. Work is a social reality and social desire to which men appear to adjust. It gives status to the person as well as ties him to society. Fundamentally industry is a mix of 6 Ms to be specific, men, cash, machine, material, market and technique. The first is critical as in it manages wild human feelings and notions. Materials can be bought all things considered serious rates; machines many be worked at their greatest speed yet the yield can be expanded just when the representatives work energetically. On the off chance that we inspire the workers some way or another, the yield can be raised still higher with similar sort of materials and machines.

## Introduction

Subside F. Drucker says, the sources equipped for extension must be HR. Other asset can be used of more awful used; however they can never have a yield more prominent than the total of yields. Associations with more fulfilled representatives will in general be more powerful than association with less fulfilled workers. Workers can communicate disappointment through Exit, Voice, Loyalty, and Neglect. Occupation fulfillment ought to be a significant determinant of a representative's hierarchical citizenship conduct (OCB). The fulfilled representatives would appear to be bound to speak emphatically about the association, help other people, and go past the ordinary desires in their activity. Administrators can make fulfilled workers through four components helpful for significant levels of representative employment fulfillment.

The administrator can give intellectually testing work, impartial prizes, strong working conditions, and steady associates.

**Review of literature**



According to Abraham A. Korman, there are two types of variables which determine the job satisfaction of fan individual.

1. Organizational variables
2. Personal Variables

"Idealness or unfavourableness with which representatives see their work it results when there is a fit between work qualities and needs of representatives". - Keith Davis.

As indicated by P.C. Smith, "Occupation fulfillment is the ingenuity feeling towards discriminable parts of the Job".

As indicated by Stephen P. Robbins, "Occupation fulfillment has a person's overall demeanor towards their activity".

As indicated by C.B. Mamoria, work fulfillment is the assortment of errands and obligations routinely allocated to one individual while a vocation is a gathering of positions, which includes basically similar obligations, duties, ability and information.

Occupation fulfillment is characterized as the contrast between the measure of remunerations the laborers get and the sum they accept they ought to get - Stephen P. Robbins.

Occupation fulfillment alludes to a worker's overall mentality toward their activity. Locke characterizes work fulfillment as a "Pleasurable or positive passionate state coming about because of the examination of one's activity or professional training"

**Relative factors involved in employee's satisfaction towards their job**

- Working hours
- Job security
- Responsibility given in the job
- Promotional opportunities
- Working environment.
- Relationship with colleagues.
- Relationship with supervisor.
- Workers participation in decision making
- Safety measures.
- Grievance handling procedures.
- Salary.

- Incentives.
- Canteen Facilities.
- Rest room
- Family welfare measures.
- Accident compensation
- Union – management relations.
- Recognition
- Job status.
- Type of work.

**Wellsprings of representative's fulfillment towards their activity**

**Pay**

Wages do assume a noteworthy job in deciding employment fulfillment however compensation are more as critical to salaried laborers as to industrial specialists. Pay is such a significant determinant of occupation fulfillment since it is instrumental in such a significant number of some needs. Also, pay can fill in as an image of accomplishment and a wellspring of acknowledgment.

**The work itself**

Alongside pay substance of the work itself assumes a significant job in deciding how fulfilled representatives are with their activity. The two most significant parts of the work itself that impact work fulfillment are assortment and command over work techniques and work place. Work incorporates fascinating and testing work, work that isn't exhausting and an occupation that give status.

**Advancements**

Limited time openings moderate affect work fulfillment. Advancement to a more elevated level in an association regularly includes positive changes in oversight. Occupation content that are at the more elevated levels of on association generally laborers with more opportunity additionally testing work tasks, and more significant pay.

**Work gathering**

Having neighbourly and co-usable colleagues is an unassuming wellspring of occupation fulfilment to singular workers. The work bunch additionally fills in as a social emotionally supportive network for representatives.

Individuals frequently utilize their colleagues as a sounding board for their issues or as a wellspring of contention. The work bunch fills in as a wellspring of help, solace, guidance and help to the individual labourer. Great work bunch makes the activity charming.

**Working conditions**

Working Conditions, also contribute in an unassuming method to work fulfilment. Highlights, for example, temperature, moistness, ventilation, lighting, clamour and work routines, tidiness of the work place and sufficient devices and hardware can likewise influence work fulfilment.



**Importance of employee's satisfaction towards their job**

- Job fulfilment has some connection with the psychological wellness of the individuals.
- It has some level of positive connection with physical wellbeing of a person.
- It spreads kindness about the association.
- Job fulfilment lessens non-attendance and turnover and mishaps.
- Job fulfilment increment laborers' confidence, efficiency and so forth.

Laborers will be fulfilled in the event that he gets what he anticipated. Occupation fulfilment identifies with inward sentiments of laborers. Normally, it is the fulfilled specialists who show the most extreme viability and effectiveness in his work. The vast majority sum up that, laborers are concerned more about compensation instead of different elements which additionally influences their degree of fulfilment, for example, flask offices, reward, working condition and so forth obviously, these elements are less huge when contrasted with pay.

**Goals of the examination**

- To discover the representatives fulfilment level towards their activity Related to work.
- Related to work place.
- Related to benefits profited.
- To learn about the representatives cooperation, relationship with his associate and with managers in the work gathering.
- To consider the workers desire and their inspiration practice of the administration.

**Examination strategy**

Examination strategy clarifies the different advances that tare by and large embraced by the exploration in contemplating research issue alongside rationale behind them.

**Exploration structure**

The exploration configuration received for the examination is spellbinding plan. The specialist needs to portray the current circumstance so as to know the activity Satisfaction of the representatives. Consequently graphic exploration study is utilized and incorporates

overview and certainty discovering Enquirer. Unmistakable examination can just report what has occurred and what's going on.

**Secondary data**



Secondary data has been collected from the company record, various magazines, journal and various web sites.

**Tools used for analysis**

The data collected from the respondents were converted into readable format for processing, classification and arrangements. The data was tabulated and analyzed using Statistical Methods like.

- Simple Percentage,
- Two way Analysis,
- Chi-Square analysis.

**Limitations**

The satisfaction level of the employees of this organization may differ from those of other. In paper industry the over all satisfaction of employees may differ from company to company, from industry to industry. Hence the level of satisfaction of the staff at Private Limited cannot be generalized to other industries.

Fear of the employer will have an effect on the results obtained. There are chances of biased response on the part of the respondents, as the researcher is viewed as the representative of the management. The survey purely based on opinion of staff, which may be biased at time The factory functions in shift system so all shift workers did not take part in the sample.

**Review of literature**

**Xiang fang: (2008)**

"Research of psychological characteristics and performance relativity of the operations". The working tasks of an operator being taken into full consideration in this paper, on the one hand the table of measuring psychological characteristics is designed through the selection of special dimensions.

**Tams, Sevnja (2008)**

"Constructing self – Efficiency at a work: a person – centered perspective. The purpose of this paper is to advance a person centered perspective of self – Efficiency formation. Examining people's ways of thinking about self- sufficiency at work for developing self-efficiency. These were grouped according to two of thinking attending and reflecting and two fours one directed at doing one's task and other directed at one's environment.

Two implications for HR development practice first people self- management capacity may be improved by coaching and training that raise, mind fullness of ones ways of constructing self efficiency. Second the effectiveness of performance appraisal and 360 feed back may be improved by managers.



**Sammer (2009)**

"Calibrating consistency". The article discuses the use of the calibration practices to make sure performance evaluation. Evaluation remains consistent across managers.

**Smith, Geoffrey (2009)**

"Assessing management performance" The article disburses the purpose of a formal management performance appraisal. Management performance evaluation is one of the must important functions of co- op boards of directors. To avoid management evaluation is t Jeopardize the future of the co-op. The issue that boards of directors face is how formal the process should be and how it should be done.

**Kulas John T (2007)**

Investigation of 360 instrumentation effects application of the Rash rating scale 'model" performance appraisals have been frequently investigated for inaccuracies attributable to raters.

**Longnecker and Fink (1999)**

Performance appraisal is today an essential part of organizational life. For it helps justify, besides compensation differentiation, promotions, demotions, selection, validation and termination.

Performance appraisal system should create link between organizational and personal goals shape and change organizational and change organization collar towards result- driven climate.

**Grote (2000)**

Performance appraisal system is the "most crucial aspect of organizational life". Cummings step for Designing and effective performance appraisal programme.

- Objective of performance appraisal should be established before hand.
- Standards of performance appraisal should be established to facilitate comparison of persons.
- Selection of suitable appraiser should be made.
- Collection of information by rater relating to the Job and Job Holder.
- Selection of method of performance appraisal.

- Consultation with supervisions & the Union Representatives having completed the process.
- Designing the development programmer by the top ling Executives on the basis of reports submitted by the



**Employee's attitude**

Glad representatives are beneficial workers." "Cheerful workers are not gainful workers." We hear these clashing explanations made by HR experts and administrators in associations. There is disarray and discussion among professionals on the subject of worker mentalities and occupation fulfillment—even when representatives are progressively significant for hierarchical achievement and intensity. Hence, the reason for existing is to give more prominent comprehension of the examination on this theme and give proposals identified with the significant expert information holes. As demonstrated by implication in an investigation of HR experts (Rynes, Colbert, and Brown, 2002), just as dependent on experience, the significant specialist information holes around there are: (1) the reasons for representative perspectives, (2) the aftereffects of positive or negative activity fulfillment, and (3) how to gauge and impact worker mentalities. Inside each whole zone, a survey of the logical exploration and suggestions for experts identified with the examination discoveries. In the last segment, extra proposals for upgrading authoritative practice in the zone of representative mentalities and occupation fulfillment are depicted, alongside recommendations for assessing the actualized rehearses.

**The Causes of Employee Attitudes**

As a rule, HR experts comprehend the significance of the work circumstance as a reason for representative perspectives, and it is a region HR can help impact through hierarchical projects and the executives rehearses.

Nonetheless, in the previous twenty years, there have been critical examinations gains in comprehension dispositional and social impacts on work fulfillment also, which isn't yet surely known by experts. What's more, one of the most significant territories of the work circumstance to impact work fulfillment—the work itself—is regularly disregarded by specialists when tending to work fulfillment.

**Dispositional Influences**

A few inventive examinations have indicated the impacts of an individual's demeanour on work fulfilment. One of the principal concentrates around there (Stew and Ross, 1985) exhibited that an individual's activity fulfilment scores have steadiness after some time, in any event, when the person changes employments or organizations. In a related report, youth

demeanour was discovered to be factually identified with grown-up work fulfilment as long as after 40 years (Stew, Bell, and Clausen, 1986). Proof even shows that the activity fulfilment of indistinguishable twins raised separated is measurably comparable (see Armey, Bouchard, Segal, and Abraham, 1989). Despite the fact that this writing has had its faultfinders (e.g., Davis-Blake and Pfeffer, 1989), an aggregating group of proof demonstrates that distinctions in work fulfilment across representatives can be followed, to some degree, to contrasts in their demeanour or disposition (House, Shane, and Herold, 1996). In spite of its commitments to our comprehension of the reasons for work fulfilment, one of the constraints in this writing is that it isn't yet enlightening regarding how precisely manners influence work fulfilment (Eres, 1994). Accordingly, analysts have started to investigate the mental cycles that underlie dispositional reasons for work fulfilment. For instance, Weiss and Propazine (1996) propose that demeanour may impact the experience of genuinely huge occasions at work, which thusly impacts work fulfilment. Likewise, Brief (1998) and Motiwala (1996) have created hypothetical models trying to more readily comprehend the connection among auras and occupation fulfilment.

Proceeding with this hypothetical turn of events, Judge and his associates (Judge and Bono, 2001; Judge, Locke, Durham, and Kluger, 1998) found that a key character quality, centre self-assessment, connects with (is factually identified with) worker work fulfilment. They likewise found that one of the essential drivers of the relationship was through the view of the activity itself. Hence, apparently the most significant situational impact on work fulfilment the activity itself is connected to what in particular might be the most significant character quality to anticipate work fulfilment—centre self-assessment.

Proof likewise shows that some other character attributes, for example, extraversion and good faith, can likewise impact work fulfilment (Judge, Heller, and Mount, 2002). These different exploration discoveries show that there is in actuality a connection between air or character and employment fulfilment. Despite the fact that associations can't straightforwardly affect representative character, the utilization of sound determination strategies and a decent match among workers and employments will guarantee individuals are chosen and put into employments generally suitable for them, which, thus, will help improve their activity fulfilment.

**TABLE 1**

**AGE WISE CLASSIFICATION**

| Age | No. of respondents | Percentage |
|---|---|---|
| Below 30 years | 34 | 34 |
| 30 to 40 years | 32 | 32 |
| 40 to 50 years | 24 | 24 |
| Above 50 years | 10 | 10 |
| Total | 100 | 100 |

Source: Primary data

Age of the employee is an important demographic factor influencing job satisfaction. We infer that, out of 100 respondents, 34% of the respondents are having age Less than 30 years, 32% of the respondents are having age between 30 and 40 years and 24% belong to 40 to 50 years of age. 10% of the respondents are belonging to the age group of greater than 50 years.

**TABLE 2**

**INCOME WISE CLASSIFICATION**

| Income | *No. of respondents* | Percentage |
|---|---|---|
| Less than 5000 | 15 | 15 |
| 5000 to 10000 | 70 | 70 |
| Greater than 10000 | 15 | 15 |
| Total | 100 | 100 |

Source: Primary data

Man works to earn. Every employee in the organization will expect a reasonable pay for the job done by him. This reasonable pay may help to increase the job satisfaction to a certain extent the respondent's opinion shows that, 15% of the respondents are getting their salary less than Rs.5000. 70% of the respondents are getting their salary between Rs.5000-10000 and 15% of the respondents are getting their salary greater than Rs.10000.

**TABLE 3**

**EDUCATIONAL QUALIFICATION WISE-CLASSIFICATION**

| Education | No. of respondents | Percentage |
|---|---|---|
| $10^{th}$ | 22 | 22 |
| $12^{th}$ | 12 | 12 |

| | | |
|---|---|---|
| Diploma | 18 | 18 |
| Degree | 48 | 48 |
| Total | 100 | 100 |



Source: Primary data

It is inferred from the above table 22% of the respondents have completed their 10th standard, 48% of the respondents are Degree holders, 18% of the respondents are Diploma holders and 12% of the respondents have completed their 12th standard.

**TABLE. 4**
**WORKING LEVEL WISE CLASSIFICATION**

| Working level | No. of respondents | Percentage |
|---|---|---|
| Worker | 55 | 55 |
| Staff | 14 | 14 |
| Officer | 17 | 17 |
| Supervisor | 8 | 8 |
| Manager | 6 | 6 |
| Total | 100 | 100 |

Source: Primary data

It is very keenly observed from the opinion of respondents regarding the working levels show that 55% of the respondents belong to workers, 14% of the respondents belong to staff level, 17% of the respondents belong to officer level, 8% of the respondents belong to supervisor level and 6% of the respondents are managerial level.

**TABLE 5**
**EXPERIENCE WISE CLASSIFICATION**

| Experience in year | No. of respondents | Percentage |
|---|---|---|
| Below 5 years | 34 | 34 |
| 5 to 10 years | 21 | 21 |
| 11 to 25 years | 31 | 31 |
| Above 25 years | 14 | 14 |
| Total | 100 | 100 |

Source : Primary data

Experience is the major factor considered in the job. The experienced person may expect a reasonable salary for the work done. The above table infer that 34% of the respondents have their experience below 5 years,21% of the respondents have their experience between 5 and

10 years, 31% of the respondents have their experience between 11 and 25 years and 14% of the respondents have their experience above 25 years.

**TABLE 6**

**OPINION ABOUT WORKING CONDITION**



| Description | No. of respondents | Percentage |
|---|---|---|
| Very Good | 25 | 25 |
| Good | 60 | 60 |
| Average | 8 | 8 |
| Poor | 4 | 4 |
| Need Improvement | 3 | 3 |
| Total | 100 | 100 |

Source: Primary data

The place at which the work is undertaken will give some psychological satisfaction to the worker. This will indirectly motivate the worker towards his job and as a result, they will be satisfied to work for the organization. From the above table, we infer that 25% of the respondents have very good opinion about the working condition, 60% of the respondents have good opinion about the working condition.

8% of the respondents have average opinion about the working condition. 4% of the respondents have poor opinion about the working condition. 3% of the respondents expect improvement in their working condition.

**TABLE 7**

**RELATIONSHIP WITH SUPERVISOR**

| Description | No. of respondents | Percentage |
|---|---|---|
| Cordial | 74 | 74 |
| Moderate | 25 | 25 |
| Not cordial | 01 | 01 |

| | | |
|---|---|---|
| Total | 100 | 100 |

Source: Primary data



Effectiveness of the organization basically depends upon the supervisors. They should have considerations for the needs of the worker. This may increase the morale and motivation of the worker to a great extent. It is inferred from the above data that 74% of the respondents are cordial with their supervisors, 25% of the respondents have moderate relationships with their supervisors, 1% of the respondents are not cordial with their supervisor.

**TABLE 8**
**EDUCATIONAL LEVEL OF SATISFACTION**
**(TWO – WAY TABLE)**

| **Working Level** | Education Level | **Total** | **Working Level** | Education Level | **Total** |
|---|---|---|---|---|---|
| **Good** | **4** | **1** | **8** | **14** | **27** |
| **Satisfactory** | **9** | **7** | **8** | **26** | **50** |
| **Adequate** | **4** | **1** | **3** | **8** | **16** |
| **Not Adequate** | **2** | **1** | **1** | **3** | **7** |
| **Total** | **19** | **10** | **20** | **51** | **100** |

Null Hypothesis ($H_0$) : There is no significant relationship Between Education level and pay package.

Alternative Hypothesis ($H_1$) : There is a significant relationship Between Education level and pay package.

**$\chi^2$ Result**

Calculated $\chi^2$ value = 7.18 Degree of Freedom = 9

Table Value = 16.9 Level of significance = 5%

Since $\square^2$ calculated value is less than $\square^2$ table value, we accept null hypothesis.i.e. $H_0$: Educational Level and working level of employees are independent.

**Findings**



- From the analysis we found that 70% of the respondents are getting their salary between Rs.5000-10000
- While analyzing education qualification 48% of the respondents are Degree holders.
- The study reveals that 55% of the respondents are belonging to workers.
- While analyzing we found that 34% of the respondents have their experience below 5 years.
- The study reveals that 60% of the respondents have good opinion about the working condition.
- From the analysis we found that 74% of the respondents are cordial with their supervisor.
- The study reveals that 71% of the respondents are satisfied with their incentives.
- While analyzing promotional opportunities 47% of the respondents have good opinion about promotional opportunities.
- From the analysis we found that 49% of the respondents have good relationship with their co-workers.
- The study reveals that 98% of the respondents are satisfied with their working hours in the organization.
- From the analysis we found that 100% of the respondents are satisfied with welfare measures.
- The study reveals that 50% of the respondents are satisfied with their salary provided by the organization.
- While analyzing food served 93% of the respondents are satisfied with the food served in canteen.
- From the analysis we found that 78% of the respondents are satisfied with their rest room facilities provided by the organization.
- While analyzing we found that 57% of the respondents are satisfied with the promotional policy.
- The study reveals that 50% of the respondents are satisfied with the job security.

**Based on the Chi-Square analysis, the following are the finding**

- There is no significant relationship between martial status and level of job

Satisfaction

- There is no significant relationship between income and level of job satisfaction.
- There is no significant relationship between working experience and level of job satisfaction.
- There is no significant relationship Between Education level and working level.



**Suggestions**

As employees are dissatisfied with the following factors, the management may have to improve upon these factors.

- Nearly most of the respondents are not satisfied with rest room facilities. The organization can concentrate to improve the quality, neatness, etc.
- The organization may increases relationship with supervisor.
- The grievance handling system may be improved to the satisfactory level of employees.
- Majority of people are satisfied with the accident compensation plan.
- The organization may increase the pay package of employees
- Promotions are to be considered on the basis of merit and educational qualification.

**Conclusion**

Job satisfaction has a direct bearing with the mental health of the employee. When the job satisfaction in an organization is in higher level, it will increase the production if company whereas when the job satisfaction is low it will adversely affect the production of the company. The study on employee's satisfaction level revealed that employees were satisfied on majority of factors. Suitable suggestions are provided to sort their problems. The findings and suggestions provided by this analysis will help to increase the satisfaction level of employees and motivate them suitably in their job.

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# CONSUMER BEHAVIOUR TOWARDS ONLINE RURAL SHOPPING (WITH SPECIAL REFERENCE TO SELECTED RURAL AREAS IN ALANGAYAM TOWN PANCHAYAT – TIRUPATTUR DISTRICT)



**DR. A. KHALEELUR RAHMAN**
ASSOCIATE PROFESSOR & HEAD,
PG & RESEARCH DEPARTMENT OF COMMERCE,
JAMAL MOHAMMED COLLEGE (AUTONOMOUS),
AFFILIATED TO BHARATHIDASAN UNIVERSITY, TIRUCHIRAPPALLI – 620020.

**N.MDFAIYAZAHMED**
PH.D RESEARCH SCHOLAR (PT),
PG & RESEARCH DEPARTMENT OF COMMERCE,
JAMAL MOHAMMED COLLEGE (AUTONOMOUS),
AFFILIATED TO BHARATHIDASAN UNIVERSITY, TIRUCHIRAPPALLI – 620020.

## ABSTRACT

This paper is discussed about the behaviour of rural consumer towards online shopping. As In todays scenario E-Commerce play a significant role in marketing strategy. Rural consumer is now a days preferring online shopping in place of traditional shopping. Rural consumer prefers online shopping for purchasing durable products and it found that rural consumer is purchasing mobile Handset and garment through online only. This paper is discussed about the factors influencing online purchasing behaviour of rural consumer.

Keywords: Consumer Behaviour - e-commerce - Online Rural Shopping - Durable Products

## Introduction:

E-commerce growth in India is increasing over the years. Today the user of internet in India is crossing millions. India become a booming industry in Online shopping criteria. According to IAMAI-IMRB report, over 460 million Indians use Internet and India has been placed as second largest online market after China. It shows that e-commerce growth is directly related to the number of Internet users. In one report is say that the Indian E-commerce market is expected to grow to US$ 200 billion by 2026

Online shopping is the process of buying product or services through internet. In todays scenario most of the customer prefer online shopping in place of traditional shopping. As online shopping is most convenient way to purchase varieties of product with minimum effort.it saves the time and effort of the customer to select and order the required product. In current scenario the following are some of the popular online shopping list in India.

Today's rural consumer is also preferring online shopping. Most of the rural consumer have using the smart phone and access the online portal. The wide coverage of telecom service network, increasing bandwidth and cheap data plan make a significant impact on online rural shopping.



**Objectives of the study:**

1. To study the rural consumer behaviour regarding purchasing of products online.
2. To know the factors influencing the purchasing products online

**Significance of the Study:**

There are number of studies conducted on the behaviour of consumer regarding the purchasing of product or services through online. Most of the studies is conducted on the consumer behaviour regarding online shopping in urban and semi urban area, but this study is conducted on the behaviour of online consumer in selected rural areas in Alangayam Town Panchayat situated in Tirupattur District, Tamandu.

**Literature Review:**

Fenin Samuel. S 1 and K. A. Janardhanan (2016) conduct a study on the need of online shopping and the strategy needed for the rural customers. The study reveals that the online shopping is more convenient and saving time to the rural consumers.

Suresh kumar(2017) conduct a study on the rural consumer attitude towards online shopping. The study discusses why the rural consumer prefers online shopping and also point out the risks involved in online shopping

**Research Methodology:**

The study is based on the primary data collected through well-organized questionnaire. The study is confined to the various villages surrounded in the Alangayam Town Panchayat which include the Kavalur, the place where Asia's second largest observatory is situated which is just 8 k.m away from Alangayam Town Panchayat.

The secondary data is collected from books, journals, research papers, Articles etc.

**Sample Size:**

Total 50 sample size is collected for this study.

**Demographic Factor:**

| Demographic factors | Frequency | Percentage |
|---|---|---|
| Gender: | | |
| Male | 35 | 70 |
| Female | 15 | 30 |

| | | |
|---|---|---|
| Age: | | |
| Below 20 | 5 | 10 |
| 21-30 | 25 | 50 |
| 31-40 | 10 | 20 |
| 41-50 | 10 | 20 |
| Marital Status: | | |
| Single | 30 | 60 |
| Married | 20 | 40 |
| Qualification: | | |
| School Dropout | 10 | 20 |
| 10th Class | 12 | 24 |
| 12th Class | 10 | 20 |
| Graduate | 18 | 36 |
| Occupation: | | |
| Student | 13 | 26 |
| Unemployed | 12 | 24 |
| Employee | 10 | 20 |
| Self-Business | 08 | 16 |
| Others | 07 | 14 |

Regular purchasing of product through online

| Products | Frequency | Percentage |
|---|---|---|
| Cloth | 15 | 30 |
| Mobile Phone | 12 | 24 |
| FMCG Products | 13 | 26 |
| Food stuff | 10 | 20 |

Frequency of purchase

| | Frequency | Percentage |
|---|---|---|
| Daily | 07 | 14 |
| Weekly | 10 | 20 |
| Fortnightly | 08 | 16 |
| Monthly | 25 | 50 |

Online rural shopping portal

| Portal | Frequency | Percentage |
|---|---|---|
| Amazon | 36 | 72 |
| Flipkart | 14 | 28 |

Factors influencing online rural shopping

| Factors | Frequency | Percentage |
|---|---|---|
| Price | 22 | 44 |
| Varieties | 14 | 28 |
| Discount | 8 | 16 |
| Quality | 6 | 12 |

Sources of Information

| Sources | Frequency | Percentage |
|---|---|---|
| Newspaper | 25 | 50 |
| Television | 15 | 30 |
| Radio | 10 | 20 |

**Limitation of the study:**

The study is restricted to rural area of Alangayam pacnhayath town only. Just 50 sample is selected. Because of the time constraint, the researcher selected only certain rural areas only.

**Analysis and Discussion:**

1.1: it is found that the 60% of the respondent are male and 40% respondents are female

The finding shows that the age of the most respondent is 41-50 (28%)

It is found that most of the respondents are Single one. It reveals that the youngster unmarried prefer online shopping instead of traditional shopping.

Most of the respondents are graduate and unemployed.

1.2 The frequent product which is purchased by most of the respondent through online is clothing and garments.



1.3 Most of the respondent purchases the product on monthly basis.

1.4 The above table shows that the respondent prefers amazon portal for shopping their product through online.

1.5 Price play a key factor while purchasing the product via online. Respondent feel that the differentiate of price in traditional retailing and online decide the rural consumer to prefer online shopping as price are very low in online shopping in certain products.

1.6 Newspaper advertisement play a key role after Television advertisement in online rural Shopping.

**Conclusion**

The above study concludes that he online shopping is very famous in the rural area also. Like marketers are giving importance to rural area, the same strategy is adopting by E-Commerce now a days.

**Scope for further research**

The study is showing the specific area on online rural shopping. Future researcher can study the preference of online shopping towards traditional shopping, they have also scope to study the rural consumer behaviour towards online shopping while purchasing durable products online.

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# EMERGING TRENDS IN SERVICE SECTOR

**Dr. G. HADI MOHAMED**
ASSISTANT PROFESSOR, PG AND RESEARCH DEPARTMENT OF COMMERCE
JAMAL MOHAMED COLLEGE (AUTONOMOUS), TIRUCHIRAPPALLI.
(AFFILIATED TO BHARATHIDASAN UNIVERSITY, TRICHY, TAMILNADU, INDIA)



**ABSTRACT**

Service sector constitutes more than 70 percent of the GDP in many developed economies. According to the 1999 Statistical Yearbook (United Nations, 1999) service sector employment is more than 80% in United States and more than 70 percent in Canada, Japan, France, Israel, and Australia. There is no such thing as a service industry. There are only industries whose service components are greater or less than those of other industries. Everybody is in service. Many of the jobs in manufacturing are actually disguised as service jobs. The largest component of internal lead-time for a manufacturer is often in a service department. With the increasing volume of service organizations and their important role in all major industrialized economies, it was imperative for Service Operations Management (SOM) to evolve as a separate field addressing productivity and quality issues in service organizations. Consequently, a considerable body of research was built in SOM within the past decade. This paper reviews and classifies the literature on growth and challenges in service operations management and identifies some research directions for future work.
**Keywords:** Service Sector, Manufacturing, JIT

## Introduction

The service sector is expanding very rapidly. The extraordinary growth of the service sector has focused attention on challenges of effective management of service organization and operations vastly different from the challenges faced in manufacturing settings. Due to rapid developments in information technology, globalization, changing customer needs/preferences, and the changes in relative wealth between the developed and newly developing economies, the effective management of service systems addressing productivity and quality issues will become even more important in the coming years. The management and marketing systems in the services sector continue to suffer from lack of adequate systemization. The techniques for effective service operations management are not fully developed as in manufacturing. This paper reviews the literature addressing the issues/problems related to service sector, and literature is suitably classified and some research directions are identified.

**Three Sectors of Indian Economy**

Primary Sector

When the economic activity depends mainly on exploitation of natural resources than that activities come under the primary sector. Agriculture related activities are the primary sectors of economy.

Secondary Sector



When a main activity involutes manufacturing then it is the secondary sector. All industrial production where physical goods are produced come under the secondary sector

Tertiary Sector

When the activity involutes providing intangible goods like services then this is part of the tertiary sector. Financial services, management consultancy, telephony and IT are goods examples of service sector

**Literature Review**

Wright & Mechling reported on the research to empirically determine which operations management problems are the most important to small service organizations. A survey was conducted to determine the relative importance of operations -related service problems. The authors asked managers of service organizations to rank a set of operations problems according to their relative importance using Q- methodology.

Singh & Deshmukh and Yassine stressed quality issues in growing service sector. It was recognized that service quality is multifaceted and that it is ultimately evaluated in the minds of the customer Service quality was defined as a measure of how well the service delivered matches the customer expectations Lewis

Parasuraman et al. developed a service quality model where the service quality was shown to be a discrepancy between the expected service and the perceived service. The various gaps or the reasons due to which this discrepancy takes place were explained. Effective measurement and analysis of service quality are an essential first step in its improvement.

Behara et al. discussed the development of neural network models for service quality measurements. In this paper, it is demonstrated that neural networks have the potential to be a valuable approach to understanding customer evaluation of service quality and providing a promising approach to data mining in the domain of service quality.

**Limitations**

It is necessary to first identify the variety of services already in existence in India by considering all available sources. Once the new but important activities are identified, the next task would be to classify them appropriately to suit the requirements of the users.

A constructive partnership between the private and public sectors has to be established and sustained for growth. There is a need to establish innovative products and world-class infrastructure. Thrust is required to be given to inland water navigation, hotels, communication, and entertainment and tourist promotion.

Tourist management leaders should be trained to create a people friendly approach among the tourists so that he/she becomes a promoter of business through word of mouth and experience sharing.

While various sectors within manufacturing/services registered an impressive increase in the volume of production and exports, this was largely input driven and the growth in total factor productivity was hardly noticeable.

**Table 1**

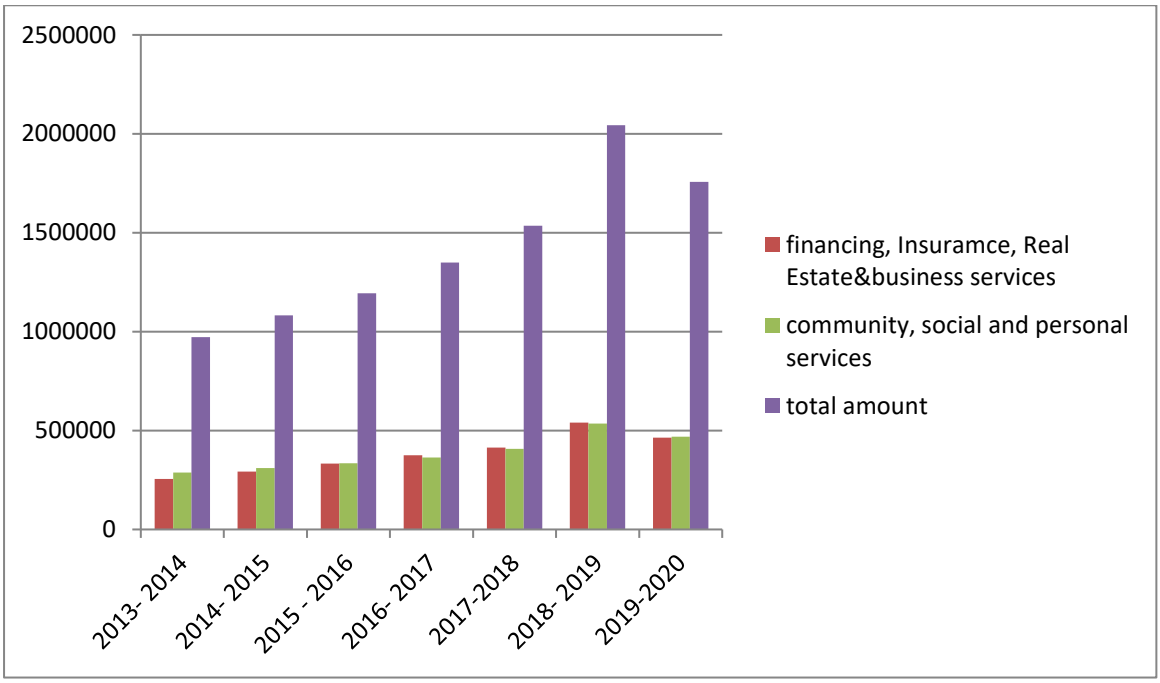
**Services Attaching Highest FDP Equity Inflow**

| Sector | 2017 – 2018 | 2018 – 2019 | 2019 – 2020 |
|---|---|---|---|
| Service Sector Financial and Non - Financial | 20455 | 18667 | 19663 |
| Telecommunication | 15234 | 17366 | 22712 |
| Computer Software and Hardware | 4267 | 6267 | 8171 |
| Construction | 12332 | 9872 | 8271 |

**Table Growth in Services**

| Year | Trade, Hotels, Transport & Communication | Financing, Insurance, Real Estate & Business Services | Community, Social and Personal Services | Total Amount |
|---|---|---|---|---|
| | | | | |

| | | | | |
|---|---|---|---|---|
| 2013- 2014 | 428855 | 254772 | 287905 | 971532 |
| 2014- 2015 | 477836 | 293035 | 310721 | 1081592 |
| 2015 – 2016 | 527569 | 332115 | 334466 | 1194150 |
| 2016- 2017 | 610239 | 375606 | 364019 | 1349864 |
| 2017-2018 | 714547 | 413129 | 407285 | 1534961 |
| 2018- 2019 | 968677 | 540160 | 534479 | 2043316 |
| 2019-2020 | 824936 | 464493 | 468128 | 1757557 |




A direct relationship exists between the socio-economic development and the services sector in India. This sector accounts for approximately 45% of India's total GDP and has great potential for growth. The role of trade in services sector in India's balance of payments is invaluable. It has been estimated that of India's exports (both merchandise as well as invisibles) 40% is made up by trade in services. As a result of the net positive on services trade, net invisibles financed a substantial portion of India's total deficit on trade account. The high potential of the services sector to earn foreign exchange has been thus widely recognized.

**Conclusion**

In terms of annual average rate of growth, world exports of commercial services not only increased faster (7%) than that of merchandise (5%) between 2000 and 2003, but also increased from 7 per cent in 2002 to 13 per cent in 2003. Reflecting the importance of services in their overall economic activities, the industrial countries dominate global exports of services. Nearly two-thirds of global trade in services is by the EU, USA and Japan. India accounted for 1.4 per cent of total exports and 1.2 per cent of world imports of services in 2003. India's exports of services increased from US $ 4.9 billion to US $ 25 billion over the period 1992 to 2003. A sharp rise in earnings from tourism and increased earnings from IT and ITES, including software exports account for the enhanced services exports from India.

**Scope of Future Research**

Service sector is growing and gaining importance day by day. Newer services are entering into market place. Customer is becoming more and more dependent on services. Service organizations are looking for some innovative ways to improve their services. The techniques for effective service operations management are not fully developed as in manufacturing. It is because the characteristics of most service firms differ widely from those of manufacturing. The main features of a service, which distinguishes it from a product are; intangibility, heterogeneity, and inseparability of production and consumption. It therefore becomes an area of future research to apply concepts and tools developed in manufacturing domain to fit and benefit service organizations. A lot of research papers have been reported from healthcare sector. This sector seems to be a potential area where such tools can find great applications.

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# A STUDY ON ONLINE SHOPPING BEHAVIOUR AND THE LEVEL OF SATISFACTION AMONG COLLEGE STUDENTS IN TIRUCHIRAPPALLI DISTRICT



**Dr. N. MOHAMED SIDDIQ**
ASSISTANT PROFESSOR, PG & RESEARCH DEPARTMENT OF COMMERCE,
JAMAL MOHAMED COLLEGE (AUTONOMOUS), TIRUCHIRAPPALLI – 20
(AFFILIATED TO BHARATHIDASAN UNIVERSITY, TIRUCHIRAPPALLI,
TAMILNADU, INDIA)
E-mail: siddiqcwa@gmail.com, Mobile: 9789705332

**Dr. E. MUBARAK ALI**
ASSOCIATE PROFESSOR & HEAD, PG DEPARTMENT OF COMMERCE,
JAMAL MOHAMED COLLEGE (AUTONOMOUS), TIRUCHIRAPPALLI – 20
(AFFILIATED TO BHARATHIDASAN UNIVERSITY, TIRUCHIRAPPALLI,
TAMILNADU, INDIA)
E-mail: mubarakali.jmc@gmail.com, Mobile: 9443922720

## ABSTRACT

Internet is being developed rapidly since last two decades, and with relevant digital economy that is driven by information technology also being developed worldwide After a long term development of Internet, which rapidly increased web users and highly speed internet connection, and some new technology also have been developed and used for web developing, those lead to firms can promote and enhance images of product and services through web site. Therefore, detailed product Information and improved service attracts more and more people changed their consumer behavior from the traditional mode to more rely on the internet shopping. On the other hand, more companies have realized that the consumer behavior transformation is unavoidable trend, and thus change their marketing strategy. In today's world, shopping behaviour of the consumer has changed a lot due to vast growth in information technology. The current paper makes an attempt to measure the level of satisfaction among college students in Tiruchirappalli district.
**Keywords:** Internet, Digital economy, Marketing strategy and Level of satisfaction.

## INTRODUCTION

E-Commerce has become very popular in youth. E-commerce has huge impacts on society in a good and worse manner. As more and more websites are being offered more options for applying new jobs. E-Commerce has also a significant impact on consumers buying behaviour. Now young consumers have changed their payment mode and payments become cashless.

Online Shopping or e-Shopping is "a form of Electronic Commerce which allows consumers to directly buy goods or services from a Seller over Internet is using a Web Browser" Alternative names are: e-web store, e-shop, e-store, internet shop. Web-shop. Web store, online store, online storefront and virtual store. Mobile Commerce (m-commerce) describes purchasing from an online retailer's mobile optimized online site or app. Online

shop evokes the physical analogy of buying products or services at a bricks and-mortar retailer or shopping center; the process is called business-to-consumer (B2C) online shopping In the case where a business buys from another business the process is called business -to-business (B2B) online shopping The largest of these online retailing corporations are Alibaba.Amazon.com and eBay. Online stores are usually available 24 hours a day, and many consumers have internet cafes schools provide internet access as well. In contrast, visiting a conventional retail store requires travel and must take place during business hours. Internet is being developed rapidly since last two decades, and with relevant digital economy that is driven by information technology also being developed worldwide After a long term development of Internet, which rapidly increased web users and highly speed internet connection, and some new technology also have been developed and used for web developing, those lead to firms can promote and enhance images of product and services through web site. Therefore, detailed product Information and improved service attracts more and more people changed their consumer behavior from the traditional mode to more rely on the internet shopping.

## LITERATURE REVIEW

Review of Literature is examination of the previous studies relevant to the present study. Here, live studies somewhat relating to this study are reviewed so as to know what they tell.

**Anupam Sharma, Deepika Jhamb (2020)** performed a research study on "Changing Consumer Behaviours towards Online Shopping - An Impact of Covid 19" This paper aims to reflect on different issues and perspectives of online marketing due to COVID-19. There are still many more uncertainties to predict how the sale for the next few months will be impacting the global community, both personally as well as professionally. This study explores the impact of the epidemic from toilet tissue rolls to baby gear, pet food to many more daily essentials. Although some of the companies managed to operate through social commerce that is marketing by using e-commerce and social media. Forty-six percent of users admitted that social networks are important for information sharing and for making product choices.

**Hemanti Richa, Shaili Vadera (2019)** performed a research study on "Determinants of online shopping behaviour in India" The study reveals that Online shopping portals should focus on improving website attributes and reduce post purchase issues & intrusion feel to

accelerate the online purchase intention. This will increase the faith of buyers in online shopping and make it far more popular.



**Prof. Dr. C. Vethirajan, Dr.G. Vinayagamoorthi (2018)** Conducted a research study on "Trends in consumer behaviour towards E- Commerce and its impact on Indian Economy" That the study reveals that electronic commerce will become a huge industry in the coming years and online shopping is now becoming a significant part of the consumer's daily life to meet their never ending requirements in a convenient way. Online shopping is picking up and is becoming a trend.

**M. Dhanalakshmi, M. Sakthivel, M. Nandhini (2017)** performed a research study on "A Study on Customer Perception towards Online Shopping, Salem". The main objective of the research was to study the customer perception towards online shopping at Salem district. The study reveals that most the students are attached to the online shopping and hence the elder people don‟t use online shopping much as compared to the younger ones, so awareness has been fashioned in the coming era. Finally, the researchers suggested that the online transaction should be flexible for the customers who perceived in shopping.

**K.S. Silpa, P.U. Rajasree, P. Balasubramanian (2016)** performed a research study on "A Study on Peoples‟ Perceptions towards Online Shopping". The main objective of the research was to study people's perception towards online shopping within a selected group of respondents and study of the merits and demerits of online shopping. The Majority of the people agree that in the near future online shopping will be more on demand than offline shopping. More people prefer cash on delivery than net banking. Most of people do not shop online due to fear of the quality of goods, afraid to give out their credit card details and also they find conventional methods more enjoyable.

**IMPORTANCE OF THE STUDY**

Youngsters in India are the majority users and India has crossed 100 million internet users. Youngsters that include young men, school and college going students use more than 75% of internet usage. 'Online Shopping' is the upcoming Trent in India. It is being able to quickly sickout deals for items or services provided by any different vendors. Online Shops make the customer delight even there is no face to face conversation. The study on "Online Shopping and its Level of Satisfaction" is a new venture in the today's business world. Due to the busy schedule of people, they want Virtual Buying of products and services which is innovated by Online Shopping or Internet Shopping. As the people are cagier to shop through Online and Online Stores or e-shops perform well, this Concept of Online Shopping has been popular today. Hence, this study is undertaken.

**SCOPE OF THE STUDY**

The current study covers online shopping behaviour of the college students in the Tiruchirappalli district. The proposed study, related with digital marketing and the factors effecting the buying decision making process in youth i.e. College Students in Tiruchirappalli District.

**STATEMENT OF THE PROBLEM**

This study is to find the solutions to the various research questions like which sources do the users know about online shopping?, What products do they shop through online?, How do they feel about the features, price, delivery and sales promotion of products? and How is the user satisfaction on online shopping?

**OBJECTIVES OF THE STUDY**

The following are the Objectives decided for the Study that are attained in the Study:

- To identify the Online Shopping Sites preferred by the Users
- To find out the Students behaviour about Online Shopping
- To analyze the User Satisfaction on Online Shopping

**RESEARCH METHODOLOGY**

Research tells what to do in a study where as its Methodology tells how to do in a study. That is, what aspects of a topic are researched and how they are researched in a study. As such, certain phases of methodology of research appear here.

**HYPOTHESES**

The following Hypotheses are set for the study

- ✓ There is no significant relationship between Age and Overall satisfaction of the Respondents.
- ✓ There is no significant relationship between Educational Qualification and opinion about product features of e-shopping.
- ✓ There is no significant relationship between Income and opinion about product features of e-shopping.

**SAMPLING TECHNIQUE**

The sample size has been restricted to 120 consumers keeping in mind the research objectives and constraints. "Convenient Sampling' is used to select the Respondents of UG, PG and research scholar from the Colleges in Tiruchirappalli District only.

## COLLECTION OF DATA

This study is made up of both Primary and Secondary Data. A well structured Questionnaire is prepared and supplied to the Student Respondents by which the Primary Data are collected from them. Secondary Data are gathered from Books and Websites.

## LIMITATIONS OF THE STUDY

Every study has its own drawbacks and the present study has also some limitations due to the environment where it is undertaken.

- The responses may be personally biased
- Only Student Category is chosen for the study
- Sample Size selected for the study is very small due to time constraints.

## ANALYSIS AND DISCUSSION

**Table 1**

**CHI-SQUARE TEST BETWEEN AGE OF THE RESPONDENT AND OVERALL SATISFACTION**

| Age | Overall Satisfaction | | | | | Total |
|---|---|---|---|---|---|---|
| | Highly Satisfied | Satisfied | Neutral | Dissatisfied | Highly Dissatisfied | |
| Below 20 Years | 9 | 13 | 6 | 2 | 2 | 32 |
| 21 - 25 years | 12 | 47 | 6 | 4 | 3 | 72 |
| Above 25 Years | 3 | 11 | 1 | 1 | 0 | 16 |
| Total | 24 | 71 | 13 | 7 | 5 | 120 |

**$X^2$=17.971, d.f=4, p-value= 0.130* (*significant at 5% level)**

This table reveals that there is a significant relationship between Age of the Respondents and their Overall Satisfaction. Also 47 respondents (60%) whose age is between 21-25 years are satisfied on overall satisfaction.

**Table 2**

**CO-EFFICIENT OF CORRELATION BETWEEN EDUCATION OF THE RESPONDENT AND OPINION ABOUT PRODUCT FEATURES OF E-SHOPPING**

| | | Education | X1 | X2 | X3 | X4 | X5 | X6 |
|---|---|---|---|---|---|---|---|---|
| Education | Pearson Correlation | 1 | | | | | | |
| | Sig. (2-tailed) | | | | | | | |

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Product price in online shopping (X1) | Pearson Correlation | .756** | 1 | | | | | |
| | Sig. (2-tailed) | .000 | | | | | | |
| Quality of products in Online shopping (X2) | Pearson Correlation | .350** | .657** | 1 | | | | |
| | Sig. (2-tailed) | .000 | .000 | | | | | |
| Recommending shop to others (X3) | Pearson Correlation | .321** | .531** | .473** | 1 | | | |
| | Sig. (2-tailed) | .000 | .000 | .000 | | | | |
| Delivery of my purchase in online shopping (X4) | Pearson Correlation | .390** | .494** | .504** | .264** | 1 | | |
| | Sig. (2-tailed) | .000 | .000 | .000 | .000 | | | |
| Satisfaction after sales service (X5) | Pearson Correlation | .458** | .455** | .427** | .445** | .346** | 1 | |
| | Sig. (2-tailed) | .000 | .000 | .000 | .000 | .000 | | |
| Promotional activities of the Online seller (X6) | Pearson Correlation | .255** | .402** | .342** | .321** | .334** | .381** | 1 |
| | Sig. (2-tailed) | .000 | .000 | .000 | .000 | .000 | .000 | |
| **. Correlation is significant at the 0.01 level (2-tailed). | | | | | | | | |

The above table revels that the Co-Efficient of Correlation Analysis is used for the data to find out the relationship between the variables of Education of the respondents with opinion about product features of e-shopping such as Product price in online shopping, Quality of products in Online shopping, Recommending shop to others, Delivery of my purchase in online shopping, Satisfaction after sales service and Promotional activities of the Online seller.

Here Product price in online shopping (R = -0.756) (P = 0.000), Quality of products in Online shopping (R = 0.350) (P = 0.000), Recommending shop to others (R = 0.321) (P = 0.000), Delivery of my purchase in online shopping (R = 0.390) (P = 0.000), Satisfaction after sales service (R = 0.458) (P = 0.000), Promotional activities of the Online seller (R = 0.255) (P = 0.000).

The p – value in the correlation table is less than 0.05; there is a statistically significant relationship between the variables at the 95.0% confidence level. Here all variables have significant relationship.

**Table No – 3**

**CO-EFFICIENT OF CORRELATION BETWEEN INCOME OF THE RESPONDENT AND OPINION ABOUT PRODUCT FEATURES OF E-SHOPPING**

| | Unstandardized Coefficients | | Standardized Coefficients | T | Sig. |
|---|---|---|---|---|---|
| | B | Std. Error | Beta | | |
| (Constant) | .241 | .130 | | 1.848 | .065 |
| Product price in online shopping | .037 | .033 | .070 | 1.117 | .265 |
| Quality of products in Online shopping | .064 | .041 | .094 | 1.574 | .116 |
| Recommending shop to others | .093 | .032 | .153 | 2.907 | .004 |
| Delivery of my purchase in online shopping | .132 | .029 | .230 | 4.496 | .000 |
| Satisfaction after sales service | .041 | .029 | .072 | 1.408 | .160 |
| Promotional activities of the Online seller | -.001 | .030 | -.002 | -.036 | .971 |
| | R = 0.464 $R^2$=0.216 | | | F = 20.289 | |

The output shows the result of fitting a multiple linear regression model to describe relationship between Income of the respondent and opinion about product features of e-shopping such as Product price in online shopping (X1), Quality of products in Online shopping (X2), Recommending shop to others (X3), Delivery of my purchase in online shopping (X5), Satisfaction after sales service (X6) and Promotional activities of the Online seller (X7).

Equation of the fitted model of Education = 0.214 + 0.037*(X1) + 0.064*(X2) + 0.093*(X3) + 0.132*(X4) + 0.041*(X5) - 0.001*(X6).

The P-Value of the variables is less than 0.05; there is a statistically significant difference. Here the P-Value is less than 0.05 for the variables Instrument Cost and Installation Cost***;*** then all other variables have insignificant relationship between incomes of the respondent.

**CONCLUSION**

It is clear from the study that students are those who mostly go for online shopping. There are several factors such as quality of products, delivery time, products checking on the spot, return policy etc. which customer looks before online shopping. So the online websites must look after those factors to be successful and retain the customers. Finding of the study is that online shopping is grown in positive manner among students of Tiruchirappalli District and decision of demonetization will help the online websites to attract more and more customers.

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# SOCIAL PRESENCE INFLUENCE ON PURCHASE INTENTION – A THEORETICAL GO THROUGH

**Dr. K .VIJAYAKUMAR**,
Assistant Professor and Research Advisor,
PG & RESEARCH DEPARTMENT OF COMMERCE,
JAMAL MOHAMMED COLLEGE (AUTONOMOUS), TRICHY.
(AFFILIATED TO BHARATHIDASAN UNIVERSITY, TRICHY, TAMILNADU, INDIA)

**Mrs. ASWATHY SADASIVAN**,
Ph.D (PT) Research Scholar,
PG & RESEARCH DEPARTMENT OF COMMERCE,
JAMAL MOHAMMED COLLEGE (AUTONOMOUS), TRICHY.
(AFFILIATED TO BHARATHIDASAN UNIVERSITY, TRICHY, TAMILNADU, INDIA)

## ABSTRACT

Social presence is the ability to use technology for communication to create and foster a relationship. It is a sense of community which helps to reduce stress and the sense of loneliness. Though this paper we are giving an insight to the social presence concept in a consumers purchase behaviour perspective. Mainly the most relevant factors we have found through intense literature survey are incorporated. Independent variable i.e. Social presence related factors such asSocial interaction, Social media usage, Trust, reference, reviews and relationships in social media platforms and its relations with dependent variable i.e. Purchase behaviour factors such as product comparison, purchase intention and purchase and repurchase decision are evaluated. The result found shows a very high positive association.

**Key words**: Social Presence, Social media usage, Social media interaction, trust purchase intention, product comparison, purchase and repurchase decision.

## Introduction

Social Presence Theory was developed by social psychologists JohnShort, EderynWilliams, and BruceChristie,co-authors of the 1976 book The Social Psychology of Telecommunications, where they defined Social Presence Theory as the ability communication media have to transmit social cues. The theory arose from noticing the differences in apparent physical proximity inherent in using various communications media.

Social presence

“Social presence presumes the outcome of an interaction to be determined by the capacity of the selected medium to support the type of communication required”

Social presence is the “sense of being with another”

Social presence concept in marketing

Social presence theory in marketing informs how marketers approach aspects of online marketing and how customers view online business transactions. The marketing phase of social presence always concentrates on customer side rather than other aspects of marketing. But the social presence concept of marketing is based on consumption and post purchase behaviour of a customer. Social presence is conceptualized in an online interactive perspective of social media usage.

Social presence in a customer perspective is defined in such a way that their media usage, information trust, involvement, participation, interaction, reaction, response, reference and relationship in social media platforms. With an active participation, customer can get fast response from those who have common interest and or a similar identity. This can influence their consumption pattern and behaviour. They are motivated by consuming information, entertainment, socializing and self-expression.

**Theoretical research model- SOCIAL PRESENCE INFLUENCE ON PURCHASE BEHAVIOUR**

| Independent variable- SOCIAL PRESENCE | Dependent variable – PURCHASE BEHAVIOUR |
|---|---|
| Social interaction | Purchase intention |
| Social media usage | Product comparison |
| Trust | Purchase decision |
| Reviews, reference, relationship | Repurchase decision |

**Literature review**

For the purpose of gathering theory base from former studies for the formulation and validation of research model, we have gone through 329 research articles and papers. From the referred studies the most important are segregated on basis of variables listed based on the relevance. The variables are identified in such a manner that repeated usage, test results related to study area.

Social presence

Short, Williams, and Christie (1976) define social presence as the salience of the other in mediated communication and the consequent salience of their inter-personal interactions. Gunawardena and Zittle (1997) describe it as Short, Williams, and Christie (1976) define social presence as the salience of the other in mediated communication and the consequent salience of their inter-personal interactions. Gunawardena and Zittle (1997) describe it as the

degree to which a person is perceived as a real person in mediated communication, while McLellan (1999) claims it is the feeling of presence with others in a social context. Tu (2000) argues that it is the extent of individuals' awareness; on the other hand, Leh (2001) describes it as the individual's feeling himself in the context of social terms. Additionally, Whiteman (2002) defines it as a feeling of involved other participants in the communication process. It is also believed to be the perception of participants as real individuals (Kreijns, 2004) and the perception of being together with others in e-learning contexts (Biocca, Harms, &Burgoon, 2003). Research related to social presence highlights the importance of its perception in e-learning contexts (Kim, Know, & Cho, 2011; Zhan & Mei, 2013). Moreover, this research emphasizes the effect of social presence on certain features, such as learners' success (Russo & Benson, 2005; Zhan & Mei, 2013), satisfaction (Gunawardena&Zittle, 1997; Richardson & Swan, 2003; So & Brush, 2008; Zhan & Mei, 2013), and performance (Lomicka& Lord, 2007; Richardson & Swan, 2003). According to Gunawardena (1995), social presence is necessary to increase the effect of education in face-to-face and e-learning environments. On the other hand, Aragon (2003) states that the main aim of creating the perception of social presence is to provide a flexible environment for other participants, so that participants can explain themselves better. The increase of social presence perception in e-learning contexts allows individuals to participate more eagerly (Rourke, Anderson, Garrison, & Archer, 1999), and to share their experiences more easily (Newberry, 2001). According to Rourke et al. (1999), another benefit of social presence perception is to support cognitive and affective learning aims. If e-learning environments are deprived of social presence perception, certain problems may arise, such as participants not being able to get accustomed to the context (Leh, 2001), or not being able to explain themselves easily (Gunawardena, Carabajal, & Lowe, 2001). As a result, it is argued that there is a decrease in the extent of the information shared (Leh, 2001). Furthermore, the deficiency of the social presence perception may cause high disappointment among learners and the decrease of affective learning (Hughes, Ventura, &Dando, 2007).

Social interaction and Social media usage, Reviews, Relationships in Social media

According to prior research (Chen et al. 2011; Cheung et al. 2012), online social interactions can be divided into opinion-based social interaction and behavior-based social interaction. Opinion-based social interaction, also known as online reviews, refers to any positive or negative online consumer opinions toward products and sellers (Henning-Thurau et al. 2004). Behavior-based social interaction, which refers to observational learning, indicates that consumers make purchase decision based on observing the purchase actions of others. Online

reviews have been recognized as an important concern in the marketing. In online environments, many consumers prefer to search product opinions and recommendations from other consumers for product quality inference and uncertainty reduction. Hence, it is important to examine whether a consumer will adopt online reviews and assess their influence on purchase decision (Cheung et al. 2009). According to previous studies (e.g., Cheung et al. 2008; Zhang &

Watts 2008; Zhang et al. 2010), review quality and source credibility are two important attributes of online reviews. The two attributes are primarily proposed based on dual process theories (e.g., the elaboration likelihood model and heuristic-systematic model) (Chaiken et al., 1989; Petty et al. 1981). The dual process theories posit that people process information (e.g., online reviews) through two routes, the central route and peripheral route. The central route highlights that people may spend a high level of cognitive effort in the processing, while the peripheral route indicates that people may apply simple decision rules to make judgment. From this perspective, review quality is manifested as a central route factor, and source credibility is denoted as a peripheral route factor in the context of online reviews (Cheung et al. 2008; Cheung et al. 2009; Zhang & Watts 2008). Researchers show that high quality online reviews can affect consumers' shopping behavior (Park & Lee 2008; Sparks et al. 2013). Similarly, reviews from credible sources are likely to affect consumers' adoption of online reviews (Cheung et al. 2009; Zhang & Watts 2008). Consumers accept these reviews as the reviews help them judge the quality of products better, and then they are likely to purchase the products

(Wang & Chang 2013). Observational learning, which stems from the information cascade theory in the economics literature, is another important factor that may affect consumers' purchasing behavior (Bikhchandani et al. 1992).

The information cascade theory suggests that, when people are under ambiguous environments or have limited information, the influence of others' behavior tends to be more powerful than the influence of decision makers' own information (Bikhchandani& Sharma 2001). In a similar vein,consumers may infer the true value of a product based on observing and imitating the purchaseactions of their predecessors without relying on their private information (Anderson & Holt 1997).

Positive observational learning indicates that many others have performed a behaviour and is likely to stimulate an individual to imitate this behavior (Bikhchandani et al. 1992). In online environments, Chen et al. (2011) referred to observational learning as the total number of

purchasing actions by existing consumers. Prior research shows that product sales volume can positively affect consumers'consumption choice (Chen 2008).

Zhang, Kem Z.K; Hu, Bing; and Zhao, Sesia J.(2014), proposed that social interaction factors may serve as stimulating cues. In specific, opinion-based social interaction (i.e., review quality and source credibility) and behavior-based social interaction (i.e., observational learning) may affect perceived usefulness and positive affect (organism), which further lead to consumers' urge to buy impulsively (response).The test results show that both source credibility and observational learning positively influence perceived usefulness and positive affect. Meanwhile, review quality has a significant impact on perceived usefulness, but not on positive affect. Perceived usefulness is found to posit a significant impact on positive affect, which influences urge to buy impulsively.

Trust

Trust is a complex concept that has been studied fromvarying views and disciplines. From a business perspective, trust has been defined as the willingness to depend on an exchanging partner in whom one has confidence, the willingness to be vulnerable to the actions of another party, and the expectation of ethically justifiable behavior among others.

"Building Online Trust through Socially Rich Web Interfaces" Khaled S. Hassanein and Milena M. Head(2004) investigates how human warmth and sociability (social presence) can be integrated through the Web interface to positively impact online trust. An empirical study was undertaken to explore the impact of various levels of socially-rich text and picture design elements on the perception of online social presence and its subsequent effect on online trust and its antecedents. Higher levels of social presence are shown to positively impact the perceived usefulness, enjoyment and trust of commercial Websites. Implications of these finding for practitioners and future research are outlined

Trust has been shown to have a positive effect on consumers' attitudes towards a company and customers who trust a company are more likely to buy from its Website (Gefen, et al. , 2003; Koufaris& Hampton-Sosa, 2004). This effect can be direct or can be mediated through a decreaseof perceived risk when interacting with the online company (Jarvenpaa, et al., 2000).

The main inhibiting reason of online shopping is consumer's doubts about trust on web. In addition, for online shopping, buyers stand only in the case that they need to have acceptable confidence level about shopping on Internet (Hoffman, Novak & Peralta, 1999). Urban, Sultan & Qualls describe trust in web as customers' concerns in security, how transactions are handled by the company on Internet, and its sincerity in adherence to what is

agreed with the customer. According to Lee & Turban (2001), trust in shopping through the Internet has two dimensions as a purchasing medium and trust in the online business (Lopez and Rios, 2005, 12). In the regard of the high relevance between attitude and trust, Lopez and Rios mark that every company should encourage their customers for online shopping on their web sites by intensifying customer attitudes towards their sites (Lopez and Rios, 2005, 22). Ang and Lee (2000) point that "if the web site does not lead the consumer to believe that the merchant is trustworthy, no purchase decision will result".

Corritore et.al. (2003) posit that Websites could be objects of trust. From this perspective, Websites could be seen as a technology that mediates trust between consumers and an online vendor in much the same way that a salesperson is seen as mediating trust between a consumer and an offline business (Andaleeb& Anwar, 1996; Crosby, et al., 1990; Doney& Cannon, 1997). Therefore, it is reasonable to expect that customers' experience while visiting a Website would influence their trust in an online vendor.

Researchers have proposed several models to conceptualize online trust (Aberg&Shahmehri, 2000; Head &Hassanein, 2002; Lee, et al. , 2000; Papadopoulou, et al. , 2001; Roy, et al. , 2001; Salam, et al. , 1998; Yoon, 2002). Some of the antecedents to online trust that have been explored conceptually and/or empirically include trusted third parties (Head &Hassanein, 2002; Van Den Berg & Van Lieshout, 2001) and online reputation systems (Koufaris& Hampton-Sosa, 2004;

Lohse& Spiller, 1998); perceived organizational reputation (de Ruyter, et al. , 2001; Jarvenpaa, et al. , 2000; McKnight, et al. , 2002; Pavlou, 2003); perceived organizational size (Jarvenpaa, et al. , 2000); social presence of the Website (Gefen& Straub, 2000); perceived privacy (Pavlou&Chellappa, 2001) and security (Koufaris& Hampton-Sosa, 2004); Website design features (Egger, 2000; Nielsen, et al. , 2001; Roy, et al. , 2001 ); and Website experience factors such as perceived ease of use (Gefen, et al. , 2003; Koufaris& Hampton-Sosa, 2004; Pavlou, 2003), perceived usefulness (Koufaris& Hampton-Sosa, 2004; Pavlou, 2003) and enjoyment (Dahlberg, et al. , 2003). Gefen et al. (Gefen, et al. , 2003) and Grabner-Krauter and Kaluscha (GrabnerKrauter&Kaluscha, 2003) provide a comprehensive meta-review of online trust models.

**Conclusion**

This paper can be concluded not by summarizing the major finding but pointing out the limitations and opportunities and scope for future researches. First,this study collected only published papers and thesis only no primary data was collected and used. To enhance the

generalizability of the findings, further research may replicate our model on other international group shopping websites with a larger sample size. It will be also interesting to extend this study to other online shopping contexts. Second, this study only highlights the influence of only few important factors of social presence on purchase behaviour. Further research may incorporate the role of marketer's side aspects into the research model. Thus, future research may consider the influence of some possible factors,

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# WORK LIFE BALANCE WITH SPECIAL REFERENCE TO WORKING WOMEN IN PATTAMBIMUNCIPALITY, PALAKKAD DISTRICT.



**PRASAD C V**
RESEARCH SCHOLAR, PG DEPARTMENT OF COMMERCE,
JAMAL MOHAMED COLLGE ( AUTONOMOUS), TRICHY.
(AFFILIATED TO BHARATHIDASAN UINVERSITY, TRICHY, TAMILNADU, INDIA)

**Dr. G. PASUPATHI**
RESEARCH SUPERVISOR & ASSISTANT PROFESSOR,
PG DEPARTMENT OF COMMERCE,
JAMAL MOHAMED COLLGE (AUTONOMOUS), TRICHY.
(AFFILIATED TO BHARATHIDASAN UINVERSITY, TRICHY, TAMILNADU, INDIA)

***ABSTRACT***

Work life balance of women employees is a highly discussed topic. The work life balance is get affected by many factors within the family and the organization in which they are working. Support from the family, type of family, support from co-workers, relation with the superior, work load, working hours, conflicts in family etc. are some of the factors which affect the work life balance of women employees. Today women play an important role in both family and work place. Their role has completely changed from the old traditional concepts because of the educational qualification they have gained. This study is mainly focused to discuss the different family and work environmental factors which affect the work life balance of women employees in Pattambi muncipality in Palakkad district.

**Key words:** work life balance, Family support, working environment, work load etc.

## Introductions

The term " Work Life Balance" establishes the relationship between an employees work life and personal life. It emphasizes on the interference of the former with the latter. Under the concept of Work Life Balance, the task is to analyses whether employees are able to indulge in their personal life, the focus not only being laid on individual needs and interests but also on family affairs, without compromising on the quality of work. The roles of women have completely changed because of the education they have acquired, urbanization and modernization. Women have entered in to all walks of life. Their number has increased rapidly in the employment field. Working women enjoys more dignity and status in society. As a result with the hype and diversification of economic activity labor market have witnessed increasing employment opportunities for young and talented women. In this competitive world, the working women have grabbed the attention on them because working women in number has been increasing towards different category of professional work opportunities. In each profession there will be different expectation and they have to manage them without compromising their personal life expectations.

## Work Life Balance Meaning:

A 'work life' balance refers to an employee's ability to maintain a healthy balance between their work roles, their personal responsibilities, and family life. Companies are increasingly recognizing the importance of helping their employees to achieve this balance as

more staff are experiencing conflict between their work and personal roles. In today's age, many workers are seeing their personal responsibilities increase, from childcare and elderly care, to volunteer work, and family commitments. This comes at a time when their work responsibilities are also increasing, resulting in a conflict between personal and work commitments and an increase in stress. Work life balance is about effectively managing the juggling act between paid work and the other activities that are important to the people. It is not about saying that work is wrong or bad, but that work shouldn't completely crowd out the other things that matter to people like time with family, participation in community activities, voluntary work, personal development leisure and recreation.

The "right" balance is a very personal thing and will change for each person at different times of his/her lives. For some people the issue is being able to get into work or find more work rather than having too much. There is 'one size fits all' solution. The result of a poor balance between work and personal life not only affects employees, but it also affects the organisation that they work for. Employee stress can increase to the level of burnout, resulting in lower productivity at work, a higher potential for stress related health problems and absenteeism, with the associated costs related to these being passed on to the organisation. In addition to this, employees may also experience poor personal and co-worker relationships and reduced job satisfaction. Balancing four things in work life balance are a) Family b) Home c) Friendships and d) Community.

**Statement of the Problem**

Work life balance can be defined as the relationship between the professional life and personal life aspects of an employee. It shows whether an employee is able to balance between the two. There exists lots of frustrations and stress to the woman employees in balancing their personal life with professional life because of many family and work related factors.

**Significance and Scope of the study.**

The numbers of women in the jobs are increasing and they are making substantial progress towards parity with men. Indian women in the modern era are well educated, high on proficiency and skills. Families are also accepting working women and parents have started exploring career options for their daughters and want them to be successful in their careers. Husbands also allowed their wives to work after marriage. Thus, in such a scenario, this study has wide scope as it analyses the work life balance of working women who faces many hurdles in their life. Through this study, it is possible to find the major factors affecting the Work Life balance of working women. Also, the findings may help suggest measures that would improve the Work Life Balance.

**Objectives of the study:**

- To Examine the factors affecting work life balance of women employees
- To analyse the factors affecting WLB of working women
- To find out the impact of technology on Work Life Balance of women employees

**Research Methodology:**

- **Research Design–** The study used is of descriptive type.
- **Research Method–** Analytical Study Method.



**Data Type–** Primary data and Secondary data. The primary data has been collected by the issue of structured questionnaire in the online mode by using google form.Secondary data has been collected from books, magazines, journals and other online resources

- **Tools for analysis and interpretations.**

Tables, percentage analysis, Likert scale, Chi-square analysis are the statistical tools used for the study.

- **Sample size and sampling Technique**

a. Sample size is 50 employees from PattambiMuncipality
b. Sampling technique used is Purposive Sampling.

**Limitations of the study:**

a. Accuracy of data depends upon the information provided by the respondents, there is a chance of bias on the parts of respondents.
b. Study is based on some specific factors only.
c. Only short period of time is available for study.
d. Study is only based on selected sample.

**Review of Literature.**

**Ayushi Vyas and Dr. Deepak Shrivastave (Jan 2017)** in his paper titled "Factors affecting work life balance" which focusses on quality of working life and its relation to quality of life.

**RomynaAshrid Rendon (June 2016)** in his paper titled "Work life balance among married working women, what social workers need to know". It focusses on a better and deeper understanding of the work life balance among married working women and those challenges faced by them, the support system they perceived.

**K.A Goyal and Arpita Agarwal (2015)** in the paper titled "Issues and Challenges of Work Life balance in Banking Industries in India" explained that work life balance policies and programs are an investment on an organisation for improving productivity, regarding absenteeism, achieving improved customer services, better health, flexible working as well as satisfied and motivated work force especially in banking industry.

**Mr. Kumaraswamy and Ashwin.S. (2015)** in their research paper "Challenges in Work Life balance of married Working Women" studied that it is important for employees to maintain healthy balance between work and their private lives.

**Renuka Devi S.V and Kangalakshmi.L (June 2015)** in their paper titled "Factors influencing work life balance of women employees in Information technology companies" analysed the contribution of stress affecting the work life balance of women employees and measuring and comparison of stress factors affecting work life balance of women employees.



**Data Analysis and Interpretations.**

**Type of Jobs**

| Job Class | Frequency | Percentage |
|---|---|---|
| Teacher | 26 | 52 |
| Doctor | 4 | 8 |
| Office Work | 8 | 16 |
| Bank Employees | 4 | 8 |
| Others | 8 | 16 |
| Total | 50 | 100 |

(Source: Primary Data)

Majority of the women employees belong to the category teachers. 16% of the respondents belong to others which include Asha workers, Nurses,etc.

**Family Type of the respondents**

| Family Type | Frequency | Percentage |
|---|---|---|
| Nuclear | 42 | 84 |
| Joint | 8 | 16 |

It is clear from the above table that out of the total respondents 84% belongs to nuclear family type and the rest 16% belongs to joint family type.

**Opinion regarding whether workplace is distant from home.**

| Distant Workplace | Frequency | Percentage |
|---|---|---|
| Yes | 30 | 60 |
| No | 20 | 40 |
| Total | 50 | 100 |

Majority of the respondents 60% opine that their place of residence is distant from workplace while the rest 40% opine that it is near to home,

**Family Support**

| Family Support | Frequency | Percentage |
|---|---|---|
| Yes | 42 | 84 |
| No | 8 | 16 |
| Total | 50 | 100 |

Out of the total respondents, a majority of 84% opine that their families support their profession while only a minority, 16% opine that they don't receive support from the family.

**Time to attend Family Events**

| Opinion (Gets Time) | Frequency | Percentage |
|---|---|---|
| Yes | 40 | 80 |

| | | |
|---|---|---|
| No | 10 | 20 |
| Total | 50 | 100 |

Out of the total respondents, a majority of 80% opine that they get time to attend family events while only a mere 20% opine that they lack time to attend the same.



**Postpone Personal activities due to work load**

| Opinion | No: of Respondents | Marks | Total Marks | Likert Scale |
|---|---|---|---|---|
| Always | 1 | 5 | 5 | .1 |
| Often | 8 | 4 | 32 | .64 |
| Sometimes | 24 | 3 | 72 | 1.44 |
| Rarely | 12 | 2 | 24 | .48 |
| Never | 5 | 1 | 5 | .1 |

Likert Scale Value = (No. of respondents * Marks provided)

Total no. of respondents

Here, the highest value is for 'sometimes' i.e. 1.44. So it can be concluded that respondents feel that they 'sometimes' have to postpone or they miss out their personal activities due to work.

**Quality time to spend with wife and kids**

| Opinion | Frequency | Percentage |
|---|---|---|
| Yes | 29 | 58 |
| No | 4 | 8 |
| Not Applicable | 17 | 34 |
| Total | 50 | 100 |

Out of the total respondents 58% have enough time to spend with family. But 4% lacks quality time to spend with spouse and kids. 34% are not married hence the question does not arise.

**Work creates Stress and conflict in personal life**

| Opinion | Frequency | Percentage |
|---|---|---|
| Yes | 12 | 24 |
| No | 38 | 76 |
| Total | 50 | 100 |

Out of the total respondents, only 24% feel that their work creates stress and conflict in their personal life while a major 76% opines that work does not create any stress or conflict in their personal life.

**Working for extra or odd hours**

| Opinion | No. of Respondents | Marks | Total Marks | Likert Scale |
|---|---|---|---|---|
| Always | 4 | 5 | 20 | .4 |
| Often | 11 | 4 | 44 | .88 |
| Sometimes | 21 | 3 | 63 | 1.26 |

| | | | | |
|---|---|---|---|---|
| Rarely | 10 | 2 | 20 | .4 |
| Never | 4 | 1 | 4 | .08 |

Likert Scale Value = (No. of respondents * Marks provided)

Total no. of respondents



Here, the highest value is 1.26 i.e. respondents opine that they 'sometimes' have to work for extra or odd hours.

**Working on additional assignments/jobs**

| Opinion | No. Of | Marks | Total Marks | Likert Scale |
|---|---|---|---|---|
| Always | 4 | 5 | 20 | .4 |
| Often | 11 | 4 | 44 | .88 |
| Sometimes | 20 | 3 | 60 | 1.2 |
| Rarely | 9 | 2 | 18 | .36 |
| Never | 6 | 1 | 6 | .12 |

Likert Scale Value = (No. of respondents * Marks provided)

Total no. of respondents

Here, the highest Likertscale value is 1.2 i.e. respondents feel that 'sometimes' they have to work on additional assignments and jobs.

**Work is taken home or at times on holidays**

| Opinion | No. Of | Marks | Total Marks | Likert Scale |
|---|---|---|---|---|
| Always | 1 | 5 | 5 | .1 |
| Often | 11 | 4 | 44 | .88 |
| Sometimes | 13 | 3 | 39 | .78 |
| Rarely | 13 | 2 | 26 | .52 |
| Never | 12 | 1 | 12 | .24 |

Likert Scale Value= (No. of respondents * Marks provided)

Total no. of respondents

Here, the highest value is .88 i.e. most of the respondents opine that 'often' they have to take work to home or on holidays.

**Supportive work Environment**

| Opinion | Frequency | Percentage |
|---|---|---|
| Yes | 42 | 84 |
| No | 8 | 16 |
| Total | 50 | 100 |

Out of the total respondents, a majority of 84% opine that they experience supportive work environment while the left 16% opine that they do not.

**Maternity/Paternity Leave**

| Opinion | Frequency | Percentage |
|---|---|---|
| Yes | 44 | 88 |
| No | 6 | 12 |
| Total | 50 | 100 |



Out of the total respondents, a majority of 88% professionals comment that their organization provide them with the provision of maternity/paternity leave while the rest 12% opine that they are not provided with such provisions.

**Health and counselling Programmes**

| Opinion | Frequency | Percentage |
|---|---|---|
| Yes | 37 | 74 |
| No | 13 | 26 |
| Total | 50 | 100 |

Out of the total respondents, only 26% opine that they are not provided with health and counselling programmes by their organisations while a majority of 74% responded in a positive manner.

**Whether social media acts as a hindrance to work life balance**

| Opinion | No. of Respondents | Marks | Total Marks | Likert Scale |
|---|---|---|---|---|
| Always | 4 | 5 | 20 | .4 |
| Often | 9 | 4 | 36 | .72 |
| Sometimes | 15 | 3 | 45 | .90 |
| Rarely | 9 | 2 | 18 | .36 |
| Never | 13 | 1 | 13 | .26 |

Likert Scale Value = (No. of respondents * Marks provided)

Total no. of respondents

Here the highest value is for ‘sometimes’ (.9). So it can be concluded that respondents feel that social media do ‘sometimes’ acts as a hindrance to their work life balance.

**Opinion regarding work life balance**

| Opinion | Frequency | Percentage |
|---|---|---|
| Highly Satisfied | 6 | 12 |
| Satisfied | 39 | 78 |
| Dissatisfied | 5 | 10 |
| Highly Dissatisfied | 0 | 0 |

Out of the total respondents, a majority of 78% opine that they are satisfied with their WLB, followed by only 12% commenting that they are highly satisfied. On the other hand there is also a minor 10% who opine that they are dissatisfied with their WLB. However, it can be observed that there is no single respondent who is highly dissatisfied (0%).

**Testing of hypothesis using Chi square test**

Here it is tested that whether social media has any influence on the WLB of women employees under study.



**H0:** Use of social media does not affect WLB of employees.

**H1:** Use of social media effect WLB of employees.

**Table Showing Oi Values**

| WLB/ Social Media Use | Highly Satisfied | Satisfied | Dissatisfied | Highly Dissatisfied | Total |
|---|---|---|---|---|---|
| Always | 0 | 2 | 2 | 0 | 4 |
| Often | 1 | 5 | 3 | 0 | 9 |
| Sometimes | 1 | 14 | 0 | 0 | 15 |
| Rarely | 0 | 9 | 0 | 0 | 9 |
| Never | 4 | 9 | 0 | 0 | 13 |
| Total | 6 | 39 | 5 | 0 | 50 |

**Table Showing Ei Values**

| WLB/ | Highly | Satisfied | Dissatisfied | Highly | Total |
|---|---|---|---|---|---|
| Always | 0.48 | 3.12 | 0.40 | 0 | 4 |
| Often | 1.08 | 7.02 | 0.90 | 0 | 9 |
| Sometimes | 1.80 | 11.70 | 1.50 | 0 | 15 |
| Rarely | 1.08 | 7.02 | 0.90 | 0 | 9 |
| Never | 1.56 | 10.14 | 1.3 | 0 | 13 |
| Total | 6 | 39 | 5 | 0 | 50 |

**Computation of Chi-square Value**

| O | E | (O-E) | $(O-E)^2$ | $(O-E)^2/E$ |
|---|---|---|---|---|
| 0 | 0.48 | -0.48 | 0.2304 | 0.48 |
| 1 | 1.08 | -0.08 | 0.0064 | 0.0059 |
| 1 | 1.80 | -0.80 | 0.64 | 0.3555 |
| 0 | 1.08 | -0.08 | 0.0064 | 0.0059 |
| 4 | 1.56 | 2.44 | 5.9536 | 3.8164 |
| 2 | 3.12 | -1.12 | 1.2544 | 0.4020 |
| 5 | 7.02 | -2.02 | 4.0804 | 0.5812 |
| 14 | 11.70 | 2.30 | 5.29 | 0.4521 |
| 9 | 7.02 | 1.98 | 3.9204 | 0.5584 |
| 9 | 10.14 | -1.14 | 1.2996 | 0.1281 |
| 2 | 0.40 | 1.60 | 2.56 | 6.4 |
| 3 | 0.90 | 2.10 | 4.41 | 4.9 |
| 0 | 1.50 | -1.50 | 2.25 | 1.5 |
| 0 | 0.90 | -0.90 | 0.81 | 0.9 |

| | | | | |
|---|---|---|---|---|
| 0 | 1.30 | -1.30 | 1.69 | 1.3 |
| 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 |
| **50** | **50** | | | **21.7855** |



**Association of attributes using Chi-square analysis**

| **Attributes** | **Calculated $x^2$ value** | **Degree of Freedom (r-1)*(c-1)** | **Level of Significance** | **Table value** | **Result** |
|---|---|---|---|---|---|
| WLB & Social Media Influence | 21.7855 | 12 | 5% | 21.026 | Significant Relation |

Here, the calculated value (21.7855) is greater than the table value (21.026) and thus the calculated value lies in the critical region. Hence we reject H0 and accept H1. So it can be concluded that there is significant relationship between social media use and work life balance, i.e. social media use affect WLB of employees.

**Findings, Suggestions and Conclusions**

- Out of the respondents 52% are Teachers, 16% belongs to Bank Employees, 5 % are employed as Doctors and the rest belongs to other categories.
- 84% of the respondents belong to nuclear family and the rest belongs to joint family.
- Majority of the employees have their workplace at a distant location.
- 84% of the respondents opine that they receive family support.
- Majority of respondents (80%) opine that work does not become an issue for them in attending family events.
- Respondents comment that 'sometimes' they do have to postpone their personal activities due to work.
- 38% of the respondents opine that they get to spend quality time with their spouse and kids.
- 76% of the professionals opine that their work do not create stress and conflict in their personal life.
- Odd/Extra working hours seems to be an issue as most of the respondents opine that 'sometimes' they do have to engage in extra time.

- The respondents comment that 'sometimes' they have to take up additional jobs and assignments.
- Most of the respondents opine that they 'often' have to take work to home or on holidays.
- 84% of respondents opine that they experience a supportive work environment.
- There is also a positive response towards provision of maternity leave as 88% comments that their organisations provide the facility.
- Again, 74% respondents opine that their organisation provide them with health and counselling programmes.
- Social media can be identified as a major reason for work life imbalance as most of the respondents comment that they often find social media as a hindrance to WLB.
- Out of the total respondents, only 12% opine that they are highly satisfied with their work life balance while 78% comment that they are satisfied and 10% are of the opinion that they are dissatisfied while no one opines that they are highly dissatisfied (0%).

**Suggestions:**

- Organisations should try to provide convenient and accessible transportation facilities as most employees reside in distant locations and also even if not from distant places, balancing travel can become hectic.
- It would be better if organisations come up with work plans that would not disturb personal activities or events of employees.
- Maternity leave must be provided.Career breaks/sabbaticals and flexible working hours are to be confirmed.
- Limit office and work related communication with employees on holidays and leave.
- Provision of crèche facility within the company.
- Facility to work from home 1-2 days a week or as permissible would help to ensure work life balance to an extent.
- Firms should try to provide health, fitness and counselling sessions including yoga, balanced diet etc.
- Limit and plan the use of social media.
- Seek the help of counsellors if necessary and take care of mental health.
- Use the facilities available for work life balance in the organisation.
- Utilise technology wherever possible to maintain work life balance.
- Socialise whenever time is available and nurture yourself.

**Conclusion**

Working women play double role in their life. So it is very important to understand their balance between their personal and professional life. They are facing lots of problems not

only at the work place but also at their home. It can be concluded that even though there are lots of hindrances which affect the work life balances of women employees, they are handling both the responsibilities successfully to a great extent. Family support is very much essential for their success in professional and personal life. This study analysed the different factors which directly or indirectly affects the work life balance of women employees of Pattambimuncipality.



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# CONSUMER PERCEPTION TOWARDS DIGITAL WALLETS IN TIRUCHIRAPPALLI CITY

**Dr. M. HABEEBUR RAHMAN**
RESEARCH ADVISOR & ASSISTANT PROFESSOR,
PG & RESEARCH DEPARTMENT OF COMMERCE,
JAMAL MOHAMED COLLEGE (AUTONOMOUS), TRICHY.
(AFFILIATED TO BHARATHIDASAN UNIVERSITY, TIRUCHIRAPPALLI, TAMILNADU, INDIA)
**N. MOHAMMED ASHIK**
*Ph. D (PART-TIME) RESEARCH SCHOLAR,*
*PG & RESEARCH DEPARTMENT OF COMMERCE,*
JAMAL MOHAMED COLLEGE (AUTONOMOUS), TRICHY.
*(AFFILIATED TO BHARATHIDASAN UNIVERSITY, TIRUCHIRAPPALLI, TAMILNADU, INDIA)*

## ABSTRACT

Government of India's initiative such as 'Digital India' and increased use of mobile and internet are the main reasons for the exponential growth in use of digital payment. Even though the thought of digitalization raised long years ago, it took growth pace recently. This is because of lack of awareness and knowledge among people, fear to make online payment, security issues etc. The E-Payment system will be boosted only when the awareness is created in the minds of the people. But in the current scenario, India has seen a substantial increase in the number of digital wallets available and is slowly moving towards a cashless economy. Digital Wallets have eased our buying experience by providing another convenient money transfer platform. The consumer perception towards e-payment has a significant and positive impact on adoption of digital wallets. The present study is an attempt to evaluate the consumer perception towards e- Payment System and Digital Wallets. The questionnaire was used as research tool to collect the primary data from the respondents chosen for the study. The collected data through the questionnaire were then analyzed to reach the research objectives.

**Keywords:** Digital India, E- Payment System, Digital Wallets, etc.,

## INTRODUCTION

India is fast becoming country of mobiles and internet (with around 200 million internet users). With the trend of E-payment shopping fast catching up in cities, Indian e-tailers (popular e-commerce portals) have grown up to provide the option of 'Cash on Delivery' to lure more customers as till date majority of Indians still don't own a credit or debit card. However, with time, there has been an increase in people taking up to different digital payment platforms or mobile wallets that have made it easy to carry out E-payment

shopping payments, E-payment utility bill payments, mobile recharge E-payment, DTH recharge E-payment, E-payment bus / movie ticket booking, etc.



The government is working hard to make India a cashless economy. It has put limits on withdrawing cash from the bank or ATMs. And also there are too many E-payment payment apps available in the play store. And they can easily replace the physical wallet and make cashless. One can use these E-payment payment apps to send money or pay at shops. The rate at which different mobile wallets (or m-wallets) are being introduced and embraced in India is stunning. Mobile payment is a great idea for start-ups and young entrepreneurs, be it Indian mobile wallet companies or mobile wallet apps. It has been realized that the payment trend for E-payment services and products needs to shift slowly from COD (Cash on Delivery) to 'Payment On Delivery' or 'Payment On Order'; and this payment has to occur using a mobile phone. Hence, the huge paradigms shift towards mobile wallet space in recent times. With advancement in technology, things around us have changed drastically. Technology caters to man's comfort and convenience. With the help of smartphone, one can do everything, be it ordering food or groceries, booking a cab or movie tickets, etc. With the introduction of Mobile Wallet, it has become absolutely convenient for a person to make cashless transactions any time anywhere. Although a number of companies have cropped up in India, offering product called 'mobile wallet', there is still a lack of awareness among people about the concept and its utility.

## CONCEPT OF DIGITAL WALLETS

A digital wallet is a software based system that allows an individual to make e-commerce transactions. By using a digital wallet, e-transactions can be done easily through computers, tablets or smartphones. The bank accounts of individual users are linked with their digital wallet. Digital wallets are not used only for online purchases but also for authentication of user. Digital wallet can store complete user information including credentials, transaction history and personal details. They can be used in combination with other mobile payment systems.

## CLASSIFICATION OF DIGITAL WALLET

According to the Reserve Bank of India, there are three kinds of digital wallets currently used in India. These are:

1) **Open wallet**: Open digital wallet is used to purchase goods and services, including financial products like insurance and mutual funds. It can also be used to withdraw cash at

ATMs or transfer funds at merchant locations and point-of-sale terminals where such cards are accepted.

2) **Semi-closed**: Through semi-closed wallets, an individual can shop online, recharge phone and pay bills. However, through these wallets, one cannot withdraw cash from an ATM. Through semi- closed wallets, one can purchase goods and services with listed merchants partnered with the wallets' company. Paytm, PayUMoney, MobiKwik, Oxigen are few examples of semi-closed digital wallets.

3) **Closed wallets**: Wallets issued to consumers for exclusive use are known as closed wallets. These can be used when transacting with these respective companies. A certain amount is locked with the company, in case you cancel or return the order. When a customer return or cancel an order, the merchant company credits your wallet account with the refund amount directly. Examples of closed digital wallets include BigBasket wallet, MakeMyTrip wallet, etc

## PURPOSE OF USING DIGITAL WALLET SERVICES

- Recharge and Broadband top ups
- Instant money transfer to any bank
- Online shopping and merchant payment
- Payment for booking transport facilities
- Utility bill payments like electricity bill, water bill, gas charges, telephone bill etc., on a single click

## ADVANTAGES OF DIGITAL WALLET SERVICES

✓ One's wallet can be snatched, misplaced or pick pocketed, but mobile wallet cannot be, though there is a chance of someone stealing one's a mobile.

✓ If the bill is of Rs. 199/- or Rs. 235/-, one will not have to run around asking for change. It allows paying on a single tap.

✓ One need not fill in card numbers and passwords every time, they can link their credit cards, debit cards and bank accounts and pay immediately without any hassle to enter the details each time.

✓ When one makes a payment through a debit card or credit card, one is disclosing their confidential bank data on the merchant's site or establishment, it can lead to unwanted security issues but by using M-wallet, one can restrict the exposure of confidential data.

✓ Massive rewards in the forms of discounts & cash backs.

## DISADVANTAGES OF DIGITAL WALLET SERVICES

- Digital Wallets can be used only with a smart phone & speedy internet connection. More than the internet connectivity, security is a major issue.
- Dismal battery back-up of smart phones one can never be sure whether the phone will be alive even for that one tap payment.
- Digital Wallet users will not receive any interest for amount available in digital wallets.
- There is always a risk if you lose your mobile since many wallet don't require an extra level of authentication for making transaction.

## LITERATURE REVIEW

**Sanaz Zarrin Kafsh (2019),** made a study on "Developing consumer Adoption Model on mobile wallet in Canada", by taking a sample of 530 respondents through convenience sampling. Partial Least Square model was used to analyze the data. The focus of the study was to identify the factors that influence the consumer's adoption of mobile wallets. This study was based on technology acceptance model (TAM) & innovation diffusion theory (IDT). As per the analysis made by them, there is relationship among perceived usage, perceived ease of use & perceived security in predicting the adoption of mobile wallets.

**Neeharika P & V N Sastry (2018),** conducted a study on "A Novel Interoperable Mobile Wallet Model with Capability based access control framework", this study makes an important contribution towards the development of a mobile wallet that can work across various platforms. As security is the major concern when it comes to finance related information, the study addresses the security issues by giving access control model that works towards interoperable mobile wallet..

**Shwetu Kumar, Vijay Yadav,Atiqu-Ur-Rahman, Aditi Bansal (2017)**,made a study on "Paytm", it studied about its achievements, technical architecture of paytm, working and technologies of paytm which include a study on supply chain management, web technologies of paytm ,web based tool of paytm and also described about electronic payment system.

## OBJECTIVES OF THE STUDY

1) To identify the top 5 digital wallet service providers in India.
2) To find out the awareness and perception of the users towards digital wallets. To evaluate the merits and demerits of E-payment system.
3) To know whether rural people are getting updated themselves to the updating technology.

## RESEARCH METHODOLOGY

In this study, the data is obtained from both primary and secondary sources. The primary data is collected using questionnaire method, which has been created using Google Forms and distributed among internet and social media users in Tiruchirappalli City. Whereas, the secondary data is collected from the newspapers, magazines, websites etc.

**Sample Design**: The method of non-random sampling has been used to collect the data from the respondents.

**Sample Size:** The sample size is 120. The sample of the study consists of both users (90 respondents) and non-users (30 respondents) of digital wallets.

## LIMITATIONS OF THE STUDY

1. The study is limited to Tiruchirappalli District because of time constraints.
2. Sample size used for the study is small. Hence, the results cannot be taken as universal. The limitations of the non-random sampling technique are applicable to this study.
3. Consumer's perceptions changes from time to time with the advancement in the technology.
4. Most of the respondents will not answer for the open ended questions like suggestions and opinions about it.

## TOP 5 DIGITAL WALLETS SERVICE PROVIDERS IN INDIA

### Paytm

| | |
|---|---|
| **Owned by** | One97 Communications |
| Founder(s) | Vijay Shekhar Sharma |
| Established in | 2010 |
| Head Quarters | Noida, India |

### PhonePe:

| | |
|---|---|
| **Owned by** | Flipkart |
| **Founder(s)** | Sameer Nigam,Burzin |
| **Established in** | 2015 |
| **Head Quarters** | Bangalore, India |

### MobiKwik

| | | |
|---|---|---|
| **Owned by** | One MobiKwik Systems Private Limited | |
| **Founder(s)** | Bipin Preet Singh & Upasana Taku | |
| **Established in** | 2009 | |
| **Head Quarters** | Gurgaon, India | |

**Freechrge**

| | | |
|---|---|---|
| Owned by | Axis Bank | |
| Founder(s) | Kunal Shah & Sandep Tandon | |
| Established in | 2009 | |
| Head Quarters | Mumbai, India | |

**G Pay**

| | | |
|---|---|---|
| Owned by | Google | |
| Founder(s) | Sumit Gwalani | |
| Established in | 2017 | |
| Head Quarters | California, USA | |

## DATA INTERPRETATION AND ANALYSIS

**Table 1: Profile of the respondents**

| Gender | No.of Respondents | % |
|---|---|---|
| Male | 84 | 70% |
| Female | 36 | 30% |

*Out of the total respondents 70% are male and 30% are female.*

**Table 2: Awareness about mobile wallet payment gateways:**

| Particulars | Responses | % |
|---|---|---|
| Hearing about it for the 1st time. | 3 | 2.5% |
| Heard about it and used | 96 | 80% |
| Heard about it but never used it. | 21 | 17.5% |

The above table reveals that from the sample collected, the respondents awareness about mobile wallet payment service is high i.e.80% of respondents heard about mobile wallet services and used it while 17.5% of the respondents have heard

about and never used it and only 2.5% of the respondents heard about mobile wallet service for the 1st time.



**Table 3: Usage of smart phone for making online Payment**

| Particulars | Usage of smart phone for making online payment | |
|---|---|---|
| | Responses | % |
| Yes | 90 | 75% |
| No | 30 | 25% |

The above table represent that 75% of the respondents use digital wallets for completing a monetary transaction while 25% of the respondents do not digital wallets.

**Table 4: Awareness and Preferences about mobile wallet service providers**

| Particulars | Awareness | | Preference | |
|---|---|---|---|---|
| | Response | % | Responses | % |
| Paytm | 84 | 93.33% | 68 | 75.55% |
| Mobikwik | 38 | 42.22% | 6 | 6.67% |
| GPay | 14 | 15.55% | 2 | 2.22% |
| Freecharge | 19 | 21.11% | 3 | 3.33% |
| PhonePe | 55 | 61.11% | 7 | 7.78% |
| Any other | 11 | 12.22% | 4 | 4.44% |

The above table and chart reveals that from the sample collected, respondent's awareness about digital-wallet payment service is high, Paytm is the only digital-wallet provider which is on the list of the top 5 providers. 93.33% of respondents surveyed in the study were aware about Paytm and 75.55% of respondents prefer using Paytm wallet, followed by PhonePe with 7.78%. 42.22% of respondents were aware about Mobikwik. Freecharge and GPay wallet also had 21.11% and 15.55% awareness among the respondents with lowest preference of usage.

**Table 5: Preference towards using M-wallets for completing the following transactions:**

| Particulars | Responses | % |
|---|---|---|
| Recharge | 83 | 92.22% |
| Utility Bill | 45 | 50.56% |
| Transportation | 38 | 42.22% |
| Food/Movie | 54 | 60.00% |
| Online Shopping | 57 | 63.33% |
| Transfer money | 34 | 37.78% |
| Any other | 06 | 6.67% |

The study also looked at various types of activities the consumers would prefer to use digital-wallet, majority of the respondents surveyed prefer using digital-wallets for Recharge purpose(92.22%) followed by Online Shopping(63.33%). 60% of the respondent's surveyed prefer using digital-wallets for Food/Movie tickets respectively. About 50.56% of the respondents surveyed prefer using digital-wallets for utility bill payments and 42.22% for transportation while 37.78% preferred to Transfer money. 6.67% of the respondents prefer using digital-wallets for other activities.

**Table 6: Reasons for using M-wallet payment gateway services**

| Particulars | The availability of mobile payment services | Convenience of the mobile payment services | Comfortable with the security of the mobile payments | Acceptance of the services at different stores | To take the advantage of loyalty/reward points and discounts |
|---|---|---|---|---|---|
| Strongly Agree | 50.70% | 67.50% | 60.80% | 52.40% | 56.00% |
| Agree | 41.40% | 28.00% | 24.60% | 22.60% | 26.30% |
| Neutral | 7.90% | 5.50% | 14.60% | 22.70% | 14.60% |
| Disagree | 0.00% | 0.00% | 0.00% | 2.30% | 1.10% |
| Strongly Disagree | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |

The above table indicates that the availability and convenience of the mobile wallet payment services were considered as the important reasons for start using M-wallets with 50.7% and 67.5% of the respondents strongly affirming to this. More than half of the respondents (60.8%) are comfortable with the security of the mobile payment gateways. 52.4% of the respondents strongly agree that M-wallet service is accepted at various stores while 2.3% of the respondents disagree. It is notable that 56% of the respondents strongly agreed that loyalty/reward points and discounts were the major reasons for using M-Wallets against 1.1% who disagreed.

**Table 7: Frequency of usage of M-wallets (per month)**

| Particulars | Responses | % |
|---|---|---|
| Once | 13 | 14.44% |
| Twice | 18 | 20.00% |
| Thrice | 07 | 7.78% |
| More than | 52 | 57.78% |

The study shows that 57.78% of the respondents use digital-wallet more than thrice in a month and 7.78 % of the respondents use thrice a month followed by 20% of the respondents surveyed use twice a month.

**Table 8: Satisfaction of the users towards usage of M-wallet services:**

| Particulars | Responses | % |
|---|---|---|
| Highly | 35 | 38.89% |
| Satisfied | 50 | 55.56% |
| Neutral | 05 | 5.56% |
| Dissatisfied | 00 | 0.00% |

The study shows that 38.89% of the respondents are highly satisfied with the service provided by the mobile wallet providers and 55.56% of the respondents are satisfied with the service provided, together with 5.56% of neutral opinion.

**Table 9: Obstacles faced while using the M-wallet:**

| Particular | Responses | % |
|---|---|---|
| Yes | 13 | 14.44% |
| No | 77 | 85.56% |



The above table reveals that 85.56% of the respondents have not come across an obstacle while using M-wallet while 14.44% of the respondents have come across an obstacle while using the digital-wallet.

**Table 10: Preference to continue using Digital-wallet:**

| Particulars | Responses | % |
|---|---|---|
| Very likely | 51 | 56.67% |
| Likely | 32 | 35.56% |
| Neutral | 5 | 5.56% |
| Unlikely | 2 | 2.22% |
| I stopped using M-wallets | 0 | 0.00% |

As the respondents are satisfied with the service provided by the M-wallet service providers 56.67% of the respondents prefer to continue using M-wallets and 35.56% of the respondents are likely willing to use. 5.56% of the respondents' surveys are of neutral opinion while 2.22% of the respondents are opinion that they may not prefer to continue using M-wallet.

**FINDINGS OF THE STUDY**

- The respondent's awareness about mobile wallet payment services is high.
- Majority of the respondents are aware and prefer using Paytm followed by PhonePe.
- The respondents prefer using digital-wallets for Recharge purpose followed by Online Shopping and also for Food / Movie tickets.
- The Availability, Convenience, Service acceptance, Security and Reward points are the major factors which influences most of the respondents to use digital -wallets.
- Majority of the respondents use digital - wallet frequently.
- A large number of the respondents are satisfied with the service provided by them whereas a few number of the respondents are highly satisfied with the service used.
- Majority of the respondents have not come across any obstacle while using digital - wallet and major problem faced by some of the users is network server issue.
- As most of the respondents are satisfied with the service provided, majority of the respondents prefer to continue using digital - wallet.
- As security is a major issue, most of the respondents fear of digital - wallet provider sharing the confidential information with other companies, misuse of information if phone stolen, rise in the number of cybercrimes and virus being

installed on the phone.

- The willingness to use the services is very high if the problems are addressed.
- Most of the respondents prefer using Paytm for other services followed by other wallets.
- Security, necessity, time and services used are the factors which influence the preferences of the respondents.

## CONCLUSION

The study was accomplished to explore consumer awareness, perceptions and willingness to use digital wallets. Specifically the study explored awareness, usage and likelihood of using smart phones for completing the monetary transactions. With the increased penetration of internet connectivity and smart phones has led to an increase in the number of digital wallet users. Digital-wallet is getting more and trendier among the consumers.

As per the findings of the study, digital-wallet is getting popularity among the young lots such as students and employees. The study witnessed that paytm is leading among the other wallet providers. When a user is making an online payment via digital-wallets, the respondents are affected by various assorted factors. One of the main obstacles is security issues, due to which the users get anxious about his or her confidential information which may get disclosed. Therefore the digital-wallet providers need to understand and meet the users trust and expectations. Digital-wallets are growing in INDIA as the consumers are relying upon the digital life style to make things convenient and faster and the consumers are embracing digital-wallet with open arms.

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# CONSUMER PERCEPTION TOWARDS GREEN MARKETING

**Dr. M. HABEEBUR RAHMAN**
RESEARCH ADVISOR & ASSISTANT PROFESSOR OF COMMERCE,
JAMAL MOHAMED COLLEGE (AUTONOMOUS), TRICHY.
(AFFILIATED TO BHARATHIDASAN UNIVERSITY, TIRUCHIRAPPALLI, TAMILNADU, INDIA)

e-mail: habeeb_pmm@yahoo.co.in, 9944798266

**J. MOHAMED SHARIF**
*Ph. D (PART-TIME) RESEARCH SCHOLAR,*
*PG & RESEARCH DEPARTMENT OF COMMERCE,*
JAMAL MOHAMED COLLEGE (AUTONOMOUS), TRICHY.
*(AFFILIATED TO BHARATHIDASAN UNIVERSITY, TIRUCHIRAPPALLI, TAMILNADU, INDIA)*

e-mail: sharif.bcom@gmail.com, 9994112512

## ABSTRACT

One of the most important problems that the world facing today is that of Environmental Pollution increasing with every passing year and causing irreparable damage to the World. We need eco-friendly products and process. There is increasing awareness on the various environmental problems which has led a shift in the way consumers go about their life. There has been a drastic change in consumer attitudes towards a green lifestyle. People are actively trying to minimize their impact on the environment. It is a challenge for industries to keep consumers and environment safe. Green marketing in a broader sense is corporate social responsibility because it helps business to become a socially responsible as well.In Indian Consumer awareness about green marketing practices is not widespread and is still evolving. This paper is an attempt to understand Consumer Perception towards Green Marketing in context of Indian market and explores awareness and challenges with green marketing practices. The survey based average data is selected and analysed.
**Key words:** Consumer, Environmental Pollution, Green Marketing, Perception.

## INTRODUCTION

Green marketing is almost unavoidable as the market for socially liable goods is increasing greatly. Green marketing, or marketing a product or service based on its environmental friendliness, began in the late 1900s, when people became more aware of the impact businesses were having on this planet. After several tragic incidents, many regulations were passed, and organizations were formed to protect the environment. Concept of green marketing concerns with protection of ecological environment. Modern marketing has created a lot of problems. development in marketing activities resulted into rapid economic growth, mass production with the use of advanced technology, comfortable and deluxe life, style, severe competition, use of unhealthy marketing tactics and techniques to catch the attention

of customers, exaggeration in advertising, liberalization and globalization, creation of multinational companies, retailing and distribution by giant MNCs, etc., created many problems. Departmental stores, specialty stores, and shopping malls are flooded with all types of useful as well as useless products. These all factors have threatened welfare of people and ecological balance. Mainly, giant factories have become the source of different pollutions. Production, consumption and disposal of a lot of products affect environment adversely. Extreme pollution has provoked the Nature and the Nature starts behaving in unnatural ways (in form of global warming v/s global cooling, heavy rains v/s draught, and other natural calamities like frequent tsunami, earthquakes, epidemics, cyclones and so forth). Economic growth via production and consumption threatens peaceful life of human being on the earth. Green marketing is an effort to protect consumer welfare and environment (the nature) through production, consumption, and disposal of eco-friendly products.

**GREEN MARKETING**

Green marketing is also named as sustainable marketing, organic marketing and environmental marketing. It is the marketing of products that are said to be environmentally safe. This includes a lot of activities like product variation, transformation in the manufacturing process, using recycled board or paper for packaging and different forms of advertising.

**GREEN MARKETING AND SUSTAINABLE DEVELOPMENT**

Green marketing is typically practiced by industries that are committed to sustainable development and corporate social responsibility. Many organizations are making an effort to implement sustainable business practices as they recognize that in doing so they can make their products more attractive to consumers and also reduce expenses, including packaging, transportation, energy and water usage, etc. Businesses process are increasingly discovering that demonstrating a high level of social responsibility can increase brand loyalty among socially conscious consumers; green marketing can help them do that.

The key barrier to sustainable business practice such as green procurement is short versus long term cost; the cost of "greenness" often doesn't fit into short-term budgets that don't internalize long-term total costs.

**IMPORTANCE OF GREEN MARKETING:**

Green marketing affects positively the physical condition of people and the ecological environment. People are aware of pure products and pure methods of producing, utilizing,

and disposing the products. It encourages integrated efforts for purity in production and consumption as well.

**IMPACTS OF GREEN MARKETING:**



1. Now, people are insisting pure products – edible items, fruits, and vegetables based on organic farming.
2. Minimizing use of plastics and plastic-based products.
3. Maximized consumption of herbal products instead of processed products.
4. Recommending use of leaves instead of plastic pieces; jute and cloth bags instead of plastic carrying bags.
5. Increasing use of bio-fertilizers (made of agro-wastes and wormy-composed) instead of chemical fertilizers (i.e. organic farming), and minimum use of pesticides.
6. Worldwide efforts to recycle wastes of consumer and industrial products.
7. Strict provisions to protect forests, flora and fauna, protection of the rivers, lakes and seas from pollutions.
8. Imposing strict norms for pollution control.

**WAYS TO GO GREEN**

- Unplug when not being used
- Use less water, each drop matters
- Spread the world about green, live green, stay green
- Drive less that spares fuel
- Switch to LED lights
- Buy natural and neighbourhood sustenance
- Walk more, Recycle more

**REVIEW OF LITERATURE**

**S. Dinesh Kumar et al., (2018)** in their research article "Advertisements 'Influence and Antecedents of Purchase Intention towards FMCG Products in Chennai City- A Study". The marketing mechanism of FMCG products is occurring at a blistering pace and therefore the present study of the variables like Attitude towards Advertisements, Attitude towards Brand and company Credibility makes important by adding more teeth to the attack so on attain competitive advantage. The sort of research administered for the study is descriptive, that 600 people of varied walks of life were selected. The sampling process adopted for this study was a simple sampling method this study aims to think about the roles of individual

perception on attitude towards advertisements and makes and also its connection with corporate credibility which yields in Purchase Intention. The study has been conducted among people of varied walks of life to access the importance of Purchase intention thereupon of corporate credibility, attitude towards brand and advertisements.



**N. Anil Kumar et.al., (2019)** in their research study "A Study on Attitude of Consumers towards Eco-Friendly Products". The Kerala State is chosen for this study and therefore the consumers of eco-friendly products are chosen by using the convenience sampling method. The info is gathered from 711consumers of eco-friendly products through a pre-tested structured questionnaire. To understand the socio-economic profile of the consumers office-friendly products and their level of attitude towards eco-friendly products, distribution and percentage analysis are administered to look at the difference between socio-economic profile of consumers and their attitude towards eco-friendly products, the ANOVA (Analysis of Variance) has been applied. The results reveal that 56.40 percent of consumers viewed that the extent of attitude towards eco-friendly products at a moderate level followed by a high-level (26.68 percent) and low level (17.02 percent). There is a significant difference between the socio-economic profile of consumers and their attitude towards eco-friendly products except for the gender of consumers and attitude towards eco-friendly products. The producers should improve the planning office-friendly products so as to draw in consumers effectively. The marketers or retailers must place eco-friendly products in their shops in such how consumers are ready to locate easily while buying.

**T. Samsaiet.al., (2020)** made a study on "Consumer Perception towards Eco-friendly FMCGs in Coimbatore City". Hence, this study aims to understand how the consumers look after their health and also their interest in protecting the environment. Coimbatore city was purposively selected for the study. Totally 100 consumers were selected by the proportionate sampling method. Both primary and secondary data were collected and utilized for the study. From the results, it had been observed that the majority of them aware of eco-friendly products through advertisements and that they are purchasing Eco-friendly products for health-conscious. Most of the respondents are purchasing Himalayas and Dabur brands for his or her quality through advertisement.

**Singh et.al., (2020)** in their research study titled "A Study on Consumer Awareness towards Green Marketing with Special regard to Indore Region". This research is predicated on to research the degree of the effect of customers‟ awareness conduct towards the advertising of green marketing &green product purchasing within the Indore city of Madhya Pradesh. This research study is conducted on 100 consumers sample data with special regard

to Indore city of Madhya Pradesh. The first data sampling was collected through a well-defined structured questionnaire. The secondary data got from specifically listed journals, government historical data, few articles on environment safety and former years of knowledge from internet sources. Research design is predicated on descriptive, analytical and exploratory research. The analysis and interpretation of knowledge decided with the assistance of statistical tools like percentage analysis and Descriptive statistics and Rank analysis was made. Comfort testing strategy was utilized to settle on the acceptable sample data of consumers living within the Indore city and who are more aware and need to get green products.

**NEED OF THE STUDY**

Over the past few years, the development in science and technology has given rise to industrialization and urbanization as the consequence of population explosion. This developmental activity is responsible for the destruction and `degradation of the earth's environment with Industrial Revolution, the tremendous growth in human population have put great pressure on the exploitation of natural resources which in turn has resulted in deforestation, land degradation, global warming, ozone depletion and overall environmental pollution. If appropriate steps are not taken to overcome this destruction, there may be serious stress on the earth's life. Due to the increase in global warming and ozone depletion the consumers tend to use those goods and services which are environmentally safe and healthy for human beings, like replacing the use of plastic with biodegradable substances.

**SCOPE OF THE STUDY**

The study considers the environmental concern of the consumers 'attitude, awareness, buying intention and the barriers to purchasing Eco-Friendly products. All the interpretations and implications are common and do not focus on any particular branded Green Products. Moreover, the sample respondents are the residents of the urban area of Tiruchirappalli District.

**STATEMENT OF THE PROBLEM**

Today the most serious environmental issue faced is global warming due to the modern unbalanced development. In order to overcome environmental problems, there is a need for sustainable development. The individuals have started demanding products that are environmentally safe and good for health and of late the government has intensified their

insistence on adherence to environmental rules and regulations. In this situation, it is very important for all organizations to adopt sustainable development practices at all levels of operation. Hence, Environmental Marketing has emerged. The concept of Environmental Marketing is fairly young and as a result, it has not been extensively explored. Green Consumers are the main motivating force behind the Environmental Marketing process.



## OBJECTIVES OF THE STUDY

1. To study the awareness of consumers about green products and practices.
2. To study the preferences of Indian consumers about green products.
3. To identify the factors that persuades the customer to purchase green products.

## HYPOTHESIS OF THE STUDY

H1: There is a significance difference between age and awareness about green products

H2: There is significance difference between gender and satisfaction.

H3: There is a significant difference between education and knowledge.

## RESEARCH METHODOLOGY

In this study the unit of analysis is Consumer Level. Questionnaire survey was conducted in this study to collect information from the consumers. Analysis was conducted from information collected through questionnaire.

**Sampling Method** – Non probability sampling techniques was used

**Sample Size** – 90respondents

**Data Collection** – Both Primary data and Secondary data were used

## LIMITATIONS OF THE STUDY

- The study is focused only to respondents of Tiruchirappalli City.
- The duration of project is very short period.
- The study is focused only to the perception of consumers on green products due to lack of time.

## ANALYSIS AND DISCUSSIONS

**Table No. 1**
**Motive for Using Green Products**

| | No of respondents | Percentage (%) |
|---|---|---|
| Concern for health | 60 | 66.7 |
| Concern for status | 09 | 10.0 |

| | | |
|---|---|---|
| Concern for environment | 06 | 6.7 |
| To use better quality products | 15 | 16.7 |
| **Total** | **90** | **100** |



The above table reveals that the majority of 66.7% people are using the green products in view of concern for their health. The motive of 10% people for using the green products was in favour of concern for their status. The minority of 6.7% people are using the green products in concern for the environment. The rest of 16.7% of people are using the green products in the motive to use better quality products. The motive of consumer's influences their buying behaviour so most of the consumers were health conscious and they were clear about their motive.

**Table No. 2**
**Chi-square test between Age and Awareness**

| Variables | Value | do | significance value |
|---|---|---|---|
| Age | 4.752 | 6 | 0.576 |
| Gender | 1.738 | 2 | 0.419 |
| Education | 3.909 | 4 | 0.418 |

From the above table, exhibits the there is no significance difference between age and awareness. The age of the consumer is not influencing the buying behaviour of the consumer towards green products.

**Table No. 3**
**Chi-square test between Gender and Satisfaction**

| Variables | Value | do | significance value |
|---|---|---|---|
| Age | 10.938 | 12 | 0.534 |
| Gender | 4.566 | 4 | 0.335 |
| Education | 4.283 | 8 | 0.831 |

From the above analysis the significance value (0.335) is greater than the significance level (0.05). So, we accept the null hypothesis there is no significance difference between the gender and satisfaction. The consumer satisfaction is based on the need of the consumers. It is concluded that gender of consumer will not influence the buying motive of the consumer.

**Table No. 4**
**Correlation between Education and Knowledge**

| Variables | Pearson correlation | Sig. (2 tail) |
|---|---|---|
| Age | -.222 | .239 |
| Gender | .061 | .749 |
| Education | .131 | .490 |

The above table shows the various correlated factors with education and knowledge. When comparing with age they have a negative correlation between them which indicates that they are of different direction with the value of -.222. In the case of gender, it is of positive direction with the correlated value of .061 and the comparison of education also have a positive correlation between them and has a relationship with a correlated value of 0.131.

**FINDINGS**

- Greater number of 38 percent of the respondents was in the age group of 21-30 years.
- Greater number of 73.33 percent of the respondents of this study belongs to male category.
- Maximum of 59.33 percent of the respondents were married.
- 50.7 percent of the respondents were private employee, followed by Students.
- 41.3 percent of the respondents bought in the grocery stores, followed by 32.7 percent of the respondents purchased through shopping malls.
- The motive of consumer's influences their buying behaviour so most of the consumers were health conscious and they were clear about their motive.
- The research examines the Knowledge, Satisfaction, Motive and Awareness are the factors that influences the buying behaviour of the consumer.
- This study finds that most of the green products fulfil the need of the consumers.

**SUGGESTIONS**

- The researcher strongly recommends that more incentives are to be provided for the producers of eco-friendly product in order to cut the cost and make available to all the categories of income group of the public.
- It is suggested that identifying the eco-friendly product is difficult. So, the government has to take necessary measures in implementing the eco-label compulsory on eco-friendly products.

- The marketers have to consider the factors such as environmental concern, attitude, intention, behaviour and influence may be taken into account in their efforts to turn the non-green consumers into green consumers



## CONCLUSION

Consumers are becoming more ecologically conscious and desirous of purchasing environment friendly products. This study shows the reach of the eco-friendly among the consumers in the market and how the product fulfilling the need of the consumers. It provides guidelines for the researchers known the various mode of awareness and the impact of green products among various levels of people and the main thing is that there is a huge need to educate people about the features and the uses of green products as the awareness level of the people on usage of green products is limited.

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# FACTORS INFLUENCING BRAND RESONANCE AMONG CAR BUYERS IN TIRUCHIRAPPALLI CITY



**Dr. M. HABEEBUR RAHMAN**

RESEARCH ADVISOR & ASSISTANT PROFESSOR,
PG & RESEARCH DEPARTMENT OF COMMERCE,
JAMAL MOHAMED COLLEGE (AUTONOMOUS), TRICHY.
(AFFILIATED TO BHARATHIDASAN UNIVERSITY, TIRUCHIRAPPALLI, TAMILNADU, INDIA)

**I. ASHIQ MOHAMED**

Ph. D (PART-TIME) RESEARCH SCHOLAR,
PG & RESEARCH DEPARTMENT OF COMMERCE,
JAMAL MOHAMED COLLEGE (AUTONOMOUS), TRICHY.
(AFFILIATED TO BHARATHIDASAN UNIVERSITY, TIRUCHIRAPPALLI, TAMILNADU, INDIA)

## ABSTRACT

The concept of brand resonance has been put forth to characterize the brand relationships. It signifies the brand consumer relationship nature, specifically the extent to which a person feels that he or she resonates or connects with a brand and feels “in sync” with it. Higher brand resonance indicates that customers have a greater loyalty, thereby establishing strong brand relationship so that they find different ways to interact and share their positive experiences about the brand. The main objectives of the study are: To analyse the demographical profile of the car buyers. To know the brand profile among the car buyers. To find out the best predicting variable of brand resonance among car buyers. The sample size of the study was conducted in Tiruchirappalli city with 60 respondents through Non-Probability Random Sampling Method. Percentage and Multiple Regression Analysis were used to analyse the data. Hyundai is the most preferred brand by the majority of the customer. It is going to pose great challenges to other brand cars in India. There are four factors that influence the brand resonance among the car buyers in the study area. They are brand awareness, brand value, brand loyalty, brand satisfaction. From the study it is clear that following of campaigns and melas, Influence of friends and family, Repetition of purchase and Influence of Performance are the variables that influence the car buyers towards the brand resonance.

**Keywords:** brand resonance, car buyers, factors influencing brand resonance, etc.,

## INTRODUCTION

Brand resonance is how well a customer relates to a branded element, such as a retail product. It is how someone perceives a brand and their values or goals. Brand resonance models are used to help build relationships with customers. Brand resonance is broadly characterized in two dimensions: activity and intensity. Intensity indicates strength of attitudinal attachment towards the brand and also community sense established with others. How deeply brand loyalty is felt? How deep is the psychological bond of the customers associated with the organization of the brand / other users of brand? These are the important questions to be had in mind while achieving brand resonance. Brand resonance emphasizes the significance of comprehending the affective and cognitive consequences of relationships with brand. Brand resonance is a way of building and developing brand relationships.

Brand loyalty is the first level, wherein the brand loyal customers' travel to the second level brand attachment and the third level is brand community, where the customers get completely involved with their favourite brand. Brand engagement is the final level in the formation of brand resonance, where the customers are willing to spend their energy and time on the brand they like and prefer. Brand resonance mentions the relation between the brand and users of the brand which includes the customer's willingness to obtain the product and recommend the same to others. Brand power is situated in the customers mind influenced by their experience and learning of the brand over a period of time. In this study the researcher analysed the factors which influencing the brand resonance among the car buyers in Tiruchirappalli City.

## STATEMENT OF THE PROBLEM

India became the fourth largest auto market in 2020 displacing Germany with about 3.99 million units sold in the passenger and commercial vehicles categories. India is expected to displace Japan as the third largest auto market by 2021.India is also a prominent auto exporter and has strong export growth expectations for the near future. In addition, several initiatives by the Government of India and major automobile players in the Indian market are expected to make India a leader in the two-wheeler and four-wheeler market in the world by 2021. The following questions have been studied in this article. They are: Which brand of car they are currently using? For what purpose they are using car? Reason for using car? What is the best predicting variable of brand resonance factors? Main purpose of this study is to find the factors that influence the car buyers towards the brand resonance in Tiruchirappalli city.

## REVIEW OF LITERATURE



***Mehmood, Sana et.al. (2020)*** made a study on "Should I buy this Clothing Brand? Investigating the Impact of Consumer Brand Engagement Dimensions from Brand Resonance Model Perspective". The results showed that all the hypotheses of the study were accepted except for the hypothesis proposing vigour and brand loyalty relationship and also the hypothesis proposing the mediating role of vigour between brand experiences and brand loyalty relationship. Current study contributes not only in the field of academics but will also guide practitioners, retailers, entrepreneurs, advertisers, marketers and businessmen to gain, build and retain the long-term customer-brand relationship. It will also help them to improve business strategies for their survival and sustainability in the intense marketing competition.

***Ruth H and Nirmala G (2019)*** made a study on "A Study on Brand Resonance of Yamaha at AMS Motors Puducherry". The object of the study is to find the most influencing factors of brand resonance for Yamaha and to find the significant association between brand resonance and income level of the consumers and to find the significant difference between brand resonance and age wise classification of the consumers. This study has a total population of 100 and the sample size is 80, and it used simple random sampling. Through questionnaire, primary data was collected and by referring books, journals and company records, secondary data was collected. This study used various statistical tools like chi-square test and ANOVA to arrive a meaningful conclusion. This study is concluded that, there is no significant association between brand resonance and income level of the respondents and there is no significant difference between brand resonance and age wise classification of the respondents and the most influencing factor of brand resonance is brand community.

***Amit K. Sinha (2017)*** made a study on "Impact of Product Innovation in Building Brand Equity on Consumer's Choice with a Focus on Brand Resonance". This study focuses on fundamental gap to measure the empirical findings of innovation impact on deep understanding of brand and further to investigate the sustaining effect of innovation on brands in terms of brand resonance. Though primarily the study doesn't make an effort to define brand resonance but while developing the questionnaire for a sample size of 97 respondents, it has primarily structured the items based on the Customer-Based Brand

Equity Pyramid developed by Keller under two major components i.e., emotional and rational route to brand relationship building to make strong connections between the consumer and the brand and which characterizes the brand resonance. The methodology applied for the research was primarily based on scale development of the independent and dependent variables. The probability factor in dependent value was more appropriate for logistic regression to test the hypotheses. The findings of the research contributed to the theory of brand resonance in relation to innovation strategy for the product categories where the deciding factor of the success is to adapt the technology within competitive innovation framework in a given time period.

***Alka Sharma and VibhutiJasrotia (2016)*** made a study on "Managing Customer's Brand Experience for Creating Brand Resonance in Smartphones". The present study is aimed at analysing the relationship between three constructs; i.e., brand experience, customer experiential value, and brand resonance. The study was undertaken in two stages; in the first stage a qualitative study was conducted to identify the smartphone brands which offered rich brand experience. Further in the quantitative study, the data were obtained from 188 smart phone customers from Jammu and Dehradun cities of Northern India using a structured questionnaire. The data analysis results have indicated that brand experience has significant positive effect on customer experiential value and brand resonance. And also, the customer experiential value has been found to have partial mediation effect on the relationship between brand experience and brand resonance.

## OBJECTIVES OF THE STUDY

1. To analyze the demographical profile of the car buyers
2. To know the brand profile among the car buyers
3. To find out the best predicting variable of brand resonance among car buyers

## RESEARCH METHODOLOGY

Both primary and secondary data were used for the present study. Secondary data have been collected from Websites, Books and Journals.

**Sample Size:** In this research work, sample size is 60.

**Sampling Area:** The study was conducted in Tiruchirappalli City were only limited population was chosen on Non-Probability Random Sampling Method.

## TOOLS USED FOR ANALYSIS

The following are the analytical tools applied for the analysis of the data collected:

**Table No. 1 Demographical Profile of the respondents**

| Demographic variables | Category | Frequency | Percentage |
|---|---|---|---|
| **Gender** | Male | 38 | 70.00 |
| | Female | 22 | 30.00 |
| | **Total** | **60** | **100.00** |
| **Age (in years)** | Below 30 years | 11 | 18.33 |
| | 31 -40 years | 26 | 43.33 |
| | 41 - 50 years | 7 | 11.67 |
| | 51 – 60 years | 4 | 6.67 |
| | Above 60 years | 12 | 20.00 |
| | **Total** | **60** | **100.00** |
| **Educational qualification** | Upto HSC | 4 | 6.67 |
| | Under Graduate | 14 | 23.33 |
| | Post Graduate | 18 | 30.00 |
| | Diploma/I.T.I | 7 | 11.67 |
| | Professional Degree | 6 | 10.00 |
| | Others | 11 | 18.33 |
| | **Total** | **60** | **100.00** |
| **Occupation** | Self Employed | 12 | 20.00 |
| | Professional | 15 | 25.00 |
| | Engineer | 11 | 18.33 |
| | Government Employed | 8 | 13.33 |
| | Private Employed | 9 | 15.00 |
| | Retire | 5 | 8.33 |
| | **Total** | **60** | **100.00** |
| **Marital Status** | Single | 11 | 18.33 |
| | Married | 49 | 81.67 |
| | **Total** | **60** | **100.00** |
| **No. of Family Members** | Below 3 Members | 17 | 28.33 |
| | 3-5 Members | 29 | 48.33 |
| | Above 5 Members | 14 | 23.33 |
| | **Total** | **60** | **100.00** |
| **Monthly Income ( in ₹)** | Less than ₹ 30,000 | 12 | 20.00 |
| | ₹ 30,001 – ₹60,000 | 13 | 21.67 |
| | ₹ 60,001- ₹ 90,000 | 19 | 31.67 |
| | ₹ 90,001- ₹ 90,000 | 9 | 15.00 |
| | Above ₹1,20,000 | 7 | 11.67 |
| | **Total** | **60** | **100.00** |
| **Nature of Family** | Nuclear | 34 | 56.67 |
| | Joint | 26 | 43.33 |
| | **Total** | **60** | **100.00** |

The above table indicates that majority of the respondents i.e., 70 percent of them are male, 43 percent of them belongsto age between31-40 years, 30percent of them are Post Graduates, 25 percent of them are Professionals, 82 percent of them are married, 48 percent of them are having 3-5 members in their family, 32 percent of them are getting their monthly income of between ₹ 60,001- ₹ 90,000 and 57 percent of them arein nuclear family.

**Table No. 2 Brand Profile**

| Brand Profile | Category | Frequency | Percentage |
|---|---|---|---|
| **Price of Car** | Below ₹ 1,50,000 | 7 | 11.67 |
| | ₹ 1,50,001 – ₹ 3,00,000 | 6 | 10.00 |
| | ₹ 3,00,001- ₹ 5,00,000 | 12 | 20.00 |
| | ₹ 5,00,001 – ₹ 8,00,000 | 18 | 30.00 |
| | Above ₹ 8,00,000 | 17 | 28.33 |
| | **Total** | **60** | **100.00** |
| **Brand** | Maruti Suzuki | 12 | 20.00 |
| | Tata Motors | 11 | 18.00 |
| | Hyundai | 14 | 23.33 |
| | Mahindra | 9 | 15.00 |
| | Honda | 6 | 10.00 |
| | Others | 8 | 13.33 |
| | **Total** | **60** | **100.00** |
| **Purpose of Usage** | Business/Profession | 7 | 11.67 |
| | Official | 15 | 25.00 |
| | Personal | 21 | 35.00 |
| | Family | 17 | 28.33 |
| | **Total** | **60** | **100.00** |
| **Reason for having car** | Social Status | 6 | 10.00 |
| | Long Travel | 26 | 43.33 |
| | Upgrade from 2 wheeler | 12 | 20.00 |
| | Inconvenience in public transport | 16 | 26.67 |
| | **Total** | **60** | **100.00** |

The above table 2 describe about the brand profile. 30 percent of the respondents car price range is between ₹ 5,00,001 – ₹ 8,00,000, 23 percent of them are using Hyundai brand cars, 35 percent of them are using the car for personal purpose and 43 percent of them are opined that reason for having the car to drive long distance travel.

**Multiple Regression Analysis of Overall Satisfaction towards Brand Awareness**

Dependent variable is an overall satisfaction and independent variables are the factor influencing the Brand awareness which are analyzed and discussed as follows:

**Dependent variable** **:Overall Satisfaction ($\hat{Y}$)**

**Independent variables** **: Brand Awareness**

- Awareness about manufacturer (**$X_1$**)
- Recognition of Brand among others**($X_2$)**
- Recognition of logo**($X_3$)**
- Remembrance in mind**($X_4$)**
- Following of campaigns and Melas**($X_5$)**

**Table No. 3**

**Multiple Regression Results of Overall Satisfaction towards Brand Awareness**

| **Variables** | **Unstandardized Coefficients** | | **Standardized Coefficients** | **T** | **Sig.** |
|---|---|---|---|---|---|
| | **B** | **Std. Error** | **Beta** | | |
| **(Constant)** | 0.458 | 0.076 | - | 6.325 | 0.000 |
| Awareness about manufacturer**($X_1$)** | 0.325 | 0.056 | 0.432 | 4.526 | **0.003**** |
| Recognition of brand among others **($X_2$)** | 0.269 | 0.031 | 0.258 | 6.781 | **0.000**** |
| Recognition of logo**($X_3$)** | 0.163 | 0.029 | 0.322 | 3.429 | **0.006**** |
| Remembrance in mind **($X_4$)** | 0.368 | 0.042 | 0.523 | 3.422 | **0.016**** |
| Following of campaigns and melas**($X_5$)** | 0.462 | 0.092 | 0.616 | 3.621 | **0.011**** |
| **R – value** | **0.682** | | | | |
| **$R^2$ – value** | **0.521** | | | | |
| **F – value** | **22.198 p=0.000** (p<0.01)** | | | | |

***Source: Primary data*** ***** Significant at the 0.01 level (2-tailed);***

**** Significant at the 0.05 level (2-tailed);***

**The multiple correlation coefficient is** 0.682 which measures the degree of relationship between the actual values and the predicted values of the customers'. Since the predicted values are obtained as a linear combination awareness about manufacturer ($X_1$), Recognition of brand among others **($X_2$),** Recognition of logo**($X_3$),** Remembrance in mind **($X_4$)**and Following of campaigns and melas**($X_5$)**the coefficient value of 0.682 indicates that the relationship between overall satisfaction and the four independent variables of Brand Awareness is quite strong and positive.

**The Coefficient of Determination R-square** measures the goodness-of-fit of the estimated Sample Regression Plane (SRP) in terms of proportion of the variation in the dependent variables as explained by the fitted sample regression equation. Thus, the value of **R square is 0.521 which** simply means that about 52.1 **percent** of the variation in awareness about manufacturer ($X_1$), Recognition of brand among others **($X_2$),** Recognition of logo**($X_3$),** Remembrance in mind **($X_4$)**and following of campaigns and melas**($X_5$)**as the independent variables and R-square value is significant at 1 percent level.

**The Multiple Regression Equation is**

$$\hat{Y} = 0.458 + 0.325\ X_1 + 0.269\ X_2 + 0.163\ X_3 + 0.368\ X_4 + 0.462\ X_5$$



From the above table it reveals that ***'Following of campaigns and melas'*** is best predicting variable having a high β value of 0.462 among the other variables of Brand awareness with the relationship of overall satisfaction.

**Multiple Regression Analysis of Overall Satisfaction towards Brand Awareness**

Dependent variable is an overall satisfaction and independent variables are the factor influencing the Brand Value which are analyzed and discussed as follows:

**Dependent variable** **:Overall Satisfaction** ($\hat{Y}$)

**Independent variables** **: Brand Value**

- Reliability of brand (**$X_1$**)
- Happiness (**$X_2$**)
- Information about brand(**$X_3$**)
- Influence of friends and family(**$X_2$**)

**Table No. 4 Multiple Regression Results of Overall Satisfaction towards Brand Value**

| Variables | Unstandardized Coefficients | | Standardized Coefficients | T | Sig. |
|---|---|---|---|---|---|
| | B | Std. Error | Beta | | |
| **(Constant)** | 0.462 | 0.086 | - | 4.657 | 0.006 |
| Reliability of Brand(**$X_1$**) | 0.258 | 0.028 | 0.521 | 3.258 | **0.013**** |
| Happiness (**$X_2$**) | 0.379 | 0.041 | 0.362 | 5.268 | **0.007**** |
| Information about Brand (**$X_3$**) | 0.218 | 0.017 | 0.416 | 6.235 | **0.001**** |
| Influence of friends and family (**$X_4$**) | 0.495 | 0.122 | 0.379 | 5.218 | **0.005**** |
| **R – value** | **0.428** | | | | |
| **$R^2$ – value** | **0.637** | | | | |
| **F – value** | | | **31.118** | **p=0.000**** | **(p<0.01)** |

***Source: Primary data*** ***** Significant at the 0.01 level (2-tailed);***

**** Significant at the 0.05 level (2-tailed);***

**The multiple correlation coefficient is** 0.428 which measures the degree of relationship between the actual values and the predicted values of the customers. Since the

predicted values are obtained as a linear combination Reliability of brand ($X_1$), Happiness **($X_2$),** Information about Brand **($X_3$),** Influence of friends and family **($X_4$)** the coefficient value of 0.428 indicates that the relationship between overall satisfaction and the four independent variables of Brand Value is quite strong and positive.



**The Coefficient of Determination R-square** measures the goodness-of-fit of the estimated Sample Regression Plane (SRP) in terms of proportion of the variation in the dependent variables as explained by the fitted sample regression equation. Thus, the value of **R square is 0.637which**simply means that about 63.7**percent** of the variation in Reliability of brand ($X_1$),Happiness **($X_2$),** Information about Brand **($X_3$),** Influence of friends and family **($X_4$)**as the independent variables and R-square value is significant at 1 percent level.

**The Multiple Regression Equation is**

$$\hat{Y} = 0.462 + 0.258\ X_1 + 0.379\ X_2 + 0.218\ X_3 + 0.495\ X_4$$

- From the above table it reveals that ***'Influence of friends and family'*** is best predicting variable having a high β value of 0.495 among the other variables of Brand value with the relationship of overall satisfaction.

**Multiple Regression Analysis of Overall Satisfaction towards Brand Loyalty**

Dependent variable is an overall satisfaction and independent variables are the factor influencing the Brand Loyalty which are analysed and discussed as follows:

**Dependent variable : Overall Satisfaction** ($\hat{Y}$)

**Independent variables : Brand Loyalty**

- Pleasant memories on car (**$X_1$**)
- Feelings of Safety and Security**($X_2$)**
- Frequency of visiting the websites of my car brand**($X_3$)**
- Performance developing the brand loyalty**($X_4$)**
- Reputation of purchase**($X_5$)**

**Table No. 5**

**Multiple Regression Results of Overall Satisfaction towards Brand Loyalty**

| **Variables** | **Unstandardized Coefficients** | | **Standardized Coefficients** | **T** | **Sig.** |
|---|---|---|---|---|---|
| | **B** | **Std. Error** | **Beta** | | |
| **(Constant)** | 0.758 | 0.056 | - | 5.784 | 0.000 |
| Pleasant memories on car **($X_1$)** | 0.524 | 0.042 | 0.548 | 3.486 | **0.016**** |
| Feelings of Safety and Security**($X_2$)** | 0.312 | 0.029 | 0.159 | 5.985 | **0.007**** |
| Frequency of visiting the websites of my car brand**($X_3$)** | 0.486 | 0.035 | 0.426 | 4.321 | **0.008**** |
| Performance developing the brand loyalty **($X_4$)** | 0.268 | 0.021 | 0.514 | 4.265 | **0.011**** |
| Repetition of purchase**($X_5$)** | 0.569 | 0.049 | 0.324 | 3.852 | **0.012**** |
| **R – value** | **0.798** | | | | |
| **$R^2$ – value** | **0.672** | | | | |
| **F – value** | **16.248** | | **p=0.000** (p<0.01)** | | |

***Source: Primary data*** ***** Significant at the 0.01 level (2-tailed);***

**** Significant at the 0.05 level (2-tailed);***

**The multiple correlation coefficient is** 0.798 which measures the degree of relationship between the actual values and the predicted values of the customers. Since the predicted values are obtained as a linear combination pleasant memory on car **($X_1$)**, Feelings of Safety and Security **($X_2$)**, Frequency of visiting the websites of my car brand **($X_3$)**, Performance developing the brand loyalty **($X_4$)**, Repetition of purchase **($X_5$)** the coefficient value of 0.798 indicates that the relationship between overall satisfaction and the four independent variables of Brand Loyalty is quite strong and positive.

**The Coefficient of Determination R-square** measures the goodness-of-fit of the estimated Sample Regression Plane (SRP) in terms of proportion of the variation in the dependent variables as explained by the fitted sample regression equation. Thus, the value of **R square is 0.672which**simply means that about 67.2 **percent** of the variation in Pleasant memories on car **($X_1$)**, Feelings of Safety and Security **($X_2$)**, Frequency of visiting the websites of my car brand **($X_3$)**, Performance developing the brand loyalty **($X_4$)**, Repetition of purchase **($X_5$)**as the independent variables and R-square value is significant at 1 percent level.

**The Multiple Regression Equation is**

$$\hat{Y} = 0.758 + 0.524\ X_1 + 0.312\ X_2 + 0.486\ X_3 + 0.268\ X_4 + 0.569\ X_5$$

From the above table it reveals that ***'Repetition of purchase'*** is best predicting variable having a high β value of 0.569 among the other variables of Brand Loyalty with the relationship of overall satisfaction.

**Multiple Regression Analysis of Overall Satisfaction towards Brand Satisfaction**

Dependent variable is an overall satisfaction and independent variables are the factor influencing the Brand Satisfaction which are analyzed and discussed as follows:

**Dependent variable** **:Overall Satisfaction** ($\hat{Y}$)

**Independent variables** **: Brand Satisfaction**

- Fulfillment of expectation **($X_1$)**
- Feeling excitement**($X_2$)**
- Enhancement of social status**($X_3$)**
- Influence of Performance**($X_4$)**
- Cost/Price of brand**($X_5$)**
- Attraction towards the design and colour**($X_6$)**
- Durability **($X_7$)**

**Table No. 6**

**Multiple Regression Results of Overall Satisfaction towards Brand Satisfaction**

| Variables | Unstandardized Coefficients | Standardized Coefficients | T | Sig. |
|---|---|---|---|---|

| | B | Std. Error | Beta | | |
|---|---|---|---|---|---|
| **(Constant)** | 0.852 | 0.072 | - | 6.871 | 0.000 |
| Fulfillment of expectation **($X_1$)** | 0.265 | 0.012 | 0.186 | 5.432 | **0.007**** |
| Feeling excitement **($X_2$)** | 0.352 | 0.024 | 0.257 | 4.876 | **0.011**** |
| Enhancement of social status **($X_3$)** | 0.386 | 0.031 | 0.432 | 3.225 | **0.021**** |
| Influence of Performance **($X_4$)** | 0.578 | 0.046 | 0.589 | 3.526 | **0.018**** |
| Cost/Price of brand **($X_5$)** | 0.342 | 0.021 | 0.192 | 4.951 | **0.009**** |
| Attraction towards the design and colour**($X_6$)** | 0.351 | 0.028 | 0.415 | 4.253 | **0.016**** |
| Durability **($X_7$)** | 0.261 | 0.009 | 0.523 | 4.765 | **0.012**** |
| **R – value** | **0.762** | | | | |
| **$R^2$ – value** | **0.653** | | | | |
| **F – value** | **28.572 p=0.000** (p<0.01)** | | | | |

***Source: Primary data*** ***** Significant at the 0.01 level (2-tailed);***

**** Significant at the 0.05 level (2-tailed);***

**The multiple correlation coefficient is** 0.762 which measures the degree of relationship between the actual values and the predicted values of the customers'. Since the predicted values are obtained as a linear combination Fulfillment of expectation **($X_1$)**, Feeling excitement **($X_2$)**, Enhancement of social status **($X_3$)**, Influence of Performance **($X_4$)**, Cost/Price of brand **($X_5$)**, Attraction towards the design and colour**($X_6$)**, Durability **($X_7$)** the coefficient value of 0.762 indicates that the relationship between overall satisfaction and the four independent variables of Brand Satisfaction is quite strong and positive.

**The Coefficient of Determination R-square** measures the goodness-of-fit of the estimated Sample Regression Plane (SRP) in terms of proportion of the variation in the dependent variables as explained by the fitted sample regression equation. Thus, the value of **R square is 0.653which**simply means that about 65.3 **percent** of the variation in Fulfillment of expectation **($X_1$)**, Feeling excitement **($X_2$)**, Enhancement of social status **($X_3$)**, Influence of Performance **($X_4$)**, Cost/Price of brand **($X_5$)**, Attraction towards the design and colour**($X_6$)**, Durability **($X_7$)**as the independent variables and R-square value is significant at 1 percent level.

**The Multiple Regression Equation is**

$$\hat{Y} = 0.852 + 0.265\ X_1 + 0.352\ X_2 + 0.386\ X_3 + 0.578\ X_4 + 0.342\ X_5 + 0.351\ X_6\ 0.+ 0.261\ X_7$$

From the above table it reveals that ***'Influence of Performance'*** is best predicting variable having a high β value of 0.578 among the other variables of Brand Satisfaction with the relationship of overall satisfaction.



## SUGGESTIONS

- From the study it reveals that Government employees and private employees are very low in numbers on purchase of the cars. Hence it is suggested to the manufacturing company that they should focus more on these two categories of employees by giving corporate offers and exchange bonus to create the attraction on the brand.
- Honda brand scoring the least preferred brand because if high price of the product. Hence, it is suggested to the Honda brand that they should focus more on reducing the cost of the product to attract new customers and retain the existing customers.
- Based on the multiple regression analysis, Recognition of the logo scoring the least value and it impact the overall satisfaction on the brand awareness. Hence, it is suggested to the manufacturer that they should create awareness about their product logo among the consumers in the study region.
- Based on the multiple regression analysis, information about the product scoring the least value and it impact the overall satisfaction on the brand value. Hence, it is suggested to the manufacturer that they should give proper information about the product and specifications among the consumers.

## CONCLUSION

Now a day demand for the cars by the customers shows increasing trend at the same time they expect easy handling, safety and security will also attract the customers towards the brand. Here in this study Hyundai is the most preferred brand by the majority of the customer. It is going to pose great challenges to other brand cars in India. The present study made an attempt to understand the factors influencing the car buyers towards the brand resonance. Majority of the buyers are using SUV segment which has a price range of 8 lakh and above. Most of the customers are satisfied with the Mileage and fuel efficiency of the car and they preferred Hyundai cars.

There are four factors that influence the brand resonance among the car buyers in the study area. They are brand awareness, brand value, brand loyalty, brand satisfaction. From the study it is clear that following of campaigns and melas, Influence of friends and family, Repetition of purchase and Influence of Performance are the variables that influence the car

buyers towards the brand resonance. In future if the manufacturers consider the said recommendations, they will get more response from the people to buy their product.

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# QUALITY OF WORK LIFE AMONG MIGRANT WORKERS IN CONSTRUCTION INDUSTRY (WITH SPECIAL REFERENCE TO SHORANUR MUNCIPALITY, KERALA)



**Dr. G.PASUPATHI**
ASSISTANT PROFESSOR OF COMMERCE & RESEARCH ADVISOR
JAMAL MOHAMED COLLEGE (AUTONOMOUS),
(AFFILIATED TO BHARATHIDASAN UNIVERSITY)TIRUCHIRAPPALLI.

PRASAD.P
Ph.D. RESEARCH SCHOLAR
JAMAL MOHAMED COLLEGE (AUTONOMOUS),
(AFFILIATED TO BHARATHIDASAN UNIVERSITY) TIRUCHIRAPPALLI.
Email:ponattilprasad@gmail.com, Ph.984799114

**Abstract**

In India, urbanization is measured as the key aspect in the society based on the recent census data, the level of urbanization has improved from 31.16% in 2011 to more than 35.6% in 2018. The government is focus in enhancing the level of urbanization as they lean to augment the productivity and output in the country through “Make in India” concept. The government has stated that poverty, non-availability of jobs in their own city or state and indebtedness has led to the migration of the individuals. It is widely stated that there are important inequalities in different states and this has led to migration of workers from North and North east state of India to South Indian states like Tamil Nadu, Karnataka, Kerala etc. Migrant labours who nearly account for nearly 22% of the total population tends to put in long hours of work, tend to get paid in low wages and also ready to work in risky environments. The construction industry is stated as one of the foremost industries in the country and employs large number of skilled and unskilled labour force and hold in making the country to progress more from year on year. The quality of work life approach considers people as an asset' to the institution rather than costs. It believes that people execute better when they are allowed to participate in managing their work and make decisions. This approach motivates people by gratifying not only their economic needs but also their social and psychological ones

**Key words: Quality of work life, Migrant workers, Urbanization etc.**

## INTRODUCTION

In India, urbanization is measured as the key aspect in the society based on the recent census data, the level of urbanization has improved from 31.16% in 2011 to more than 35.6% in 2018. The government is focus in enhancing the level of urbanization as they lean to augment the productivity and output in the country through “Make in India” concept. The government has stated that poverty, non-availability of jobs in their own city or state and indebtedness has led to the migration of the individuals. It is widely stated that there are important inequalities in different states and this has led to migration of workers from North and North east state of India to South Indian states like Tamil Nadu, Karnataka, Kerala etc. Migrant labours who nearly account for nearly 22% of the total population tends to put in long hours of work, tend to get paid in low wages and also ready to work in risky environments. The construction industry is stated as one of the foremost industries in the country and employs large number

of skilled and unskilled labour force and hold in making the country to progress more from year on year.

Quality of work life refers to the level of pleasure or discontent with one's occupation. Those who enjoy their careers are said to have a high quality of work life, while those who are discontented or whose needs are otherwise unfilled are said to have a low quality of work life. Quality of work life is viewed as a substitute to the control approach of managing people. The quality of work life approach considers people as an asset' to the institution rather than costs. It believes that people execute better when they are allowed to participate in managing their work and make decisions. This approach motivates people by gratifying not only their economic needs but also their social and psychological ones. To satisfy the new generation workforce, organizations need to contemplate on job designs and organization of work. Further, today's workforce is realizing the importance of relations and is trying to hit a balance between career and personal lives.

**REVIEW OF LITERATURE**

Taylor (1979) more practically recognized the essential mechanism of Quality of working life as; basic extrinsic job factors of wages, hours and working conditions, and the intrinsic job ideas of the nature of the work itself. He suggested that relevant Quality of working life concepts may vary according to organization and employee group.

Nirmala and Daud (2010) in their study ―Investigating the connection between Quality of Work Life and Organizational Commitment Amongst Employees in Malaysian Firms say that the quality of work life of employees is a satisfaction and obligation.

The Organization for Economic Cooperation and Development (OECD) has emphasized that workplace safety is the most undecided issue in the modern workplace. Safety at work has become an important part in working life, represents the power of organizations to provide steady work and security in the workplace. Therefore, it is important to create a sense of security, especially in a work environment where many aspects of workplaces can be laid out.

**Statement of the problem**

The quality of work life is highly important for industrial related business so as to contribute to attract and hold the workers. This is considered as a significant program which is mainly proposed to enhance the wellbeing and safety of the employees working in construction sites. The center focus of the study is to measure the key drivers influencing the quality of work life in the construction industry.

**OBJECTIVES OF THE STUDY**

➔ To identify the factors affecting quality of work life.
➔ To assess the quality of work life among migrant workers
➔ To analyze the measures adopted by the organization and the state government to improve the quality of work life among migrant workers.
➔ To suggest suitable measures to improve the quality of work life among migrant workers

## SCOPE OF THE STUDY

Work is an integral part of our everyday life, be it our livelihood or career or business. On an average we spend around twelve hours daily in the work place, that is one third of our entire life; it does influence the overall quality of our life. It should yield job satisfaction, give peace of mind etc. A happy and a healthy employee will give better turnover, make good decisions and positively contribute to the organizational goal. An assured good quality of work life will not only attract young and new talent but also retain the existing experienced talent. This study is expected to give some suggestions to improve the quality of work life of migrant workers in Shoranur Municipality.

## RESEARCH METHODOLOGY

Research design chosen in the study is descriptive in nature. The sample size selected for the study is 60 migrant workers working in Shoranur Muncipal area. Convenient sampling technique is used for the study. Structured interview schedule is used for collecting Primary data and Secondary data is also collected from various sources such as Journals, Magazines, online articles etc. Simple Percentage Analysis and Chi –Square were the tools used for data analysis.

## LIMITATIONS OF THE STUDY

♣The study is limited to the workers of construction industry in shoranur municipality and therefore the findings of the study cannot be extended to other areas.

♣Convenient sampling has been used in the study and it has its own limitations.

♣Personal bias of the respondents might have crept in while answering a few questions in the structured interview schedule.

♣Results of the study may not be generalized

## CLASSIFICATIONS BASED ON DEMOGRAPHIC FACTORS

AGE:-

| | No. of respondents | Percentage |
|---|---|---|
| Less than 25 | 16 | 26.67 |
| Between 25-35 | 31 | 51.67 |
| Between 35-45 | 11 | 18.33 |
| Between 45-55 | 2 | 3.33 |
| Above 55 | 0 | 0 |
| Total | 60 | 100 |

Interpretation: - More than 52% of employees comes under the age group of 25 and 35

**GENDER: -**

| | No.of Respondents | Percentage |
|---|---|---|
| Male | 50 | 83.33 |
| Female | 10 | 16.66 |
| Total | 60 | 100 |

Interpretation: 84% of employees belongs to male category



**Marital Status:-**

| | No.of Respondents | Percentage |
|---|---|---|
| Married | 42 | 70 |
| Single | 18 | 30 |
| Total | 60 | 100 |

Interpretation: 70% of the employees are married

**Educational Qualification:-**

| | No. of respondents | Percentage |
|---|---|---|
| Below SSLC | 43 | 71.66 |
| SSLC | 12 | 20 |
| Above SSLC | 5 | 8.33 |
| Total | 60 | 100 |

Interpretation: 72% of th employees is having below SSLC qualification

**Total Work Experience:-**

| | No. Of Respondents | Percentage |
|---|---|---|
| Less than 2 years | 6 | 10 |
| 2-4 years | 37 | 61.67 |
| 4-6 Years | 13 | 21.67 |
| 6-8 Years | 4 | 6.66 |
| Above 8 years | 0 | 0 |
| Total | 60 | 100 |

Interpretation: Majority of the employees is having 2-4 years experience

**Monthly Income:-**

| | No. Of respondents | Percentage |
|---|---|---|
| Less than 5000 | 8 | 13.33 |
| 5000-8000 | 36 | 60 |
| 8000-12000 | 8 | 13.33 |
| 12000-15000 | 5 | 8.34 |
| More than 15000 | 3 | 5 |
| Total | 60 | 100 |

Interpretation:60% of the employees are getting salary in between 5000-8000

**CLASSIFICATION BASED ON RESEARCH DATA**

Training Effectiveness on Performance:-

| Level of Opinion | No. of respondents | Percentage |
|---|---|---|
| Strongly agree | 22 | 36.67 |

| | | |
|---|---|---|
| Agree | 23 | 38.33 |
| Neither agree nor Disagree | 8 | 13.33 |
| Disagree | 7 | 11.67 |
| Strongly Disagree | 0 | 0 |
| Total | 60 | 100 |



Interpretation: 37% of the employees opined that they are highly satisfied with the training programme and it reflects in their performance and 38% states that they are agree with statement that training improves their performance.

**Working Hours**

| Level of Opinion | No. of respondents | Percentage |
|---|---|---|
| Strongly agree | 18 | 30 |
| Agree | 42 | 70 |
| Neither agree nor Disagree | 0 | 0 |
| Disagree | 0 | 0 |
| Strongly Disagree | 0 | 0 |
| Total | 60 | 100 |

Interpretation: Majority of employees are satisfied with the working hours in the sites.

Workers participation in Decision Making:-

| Level of Opinion | No. of respondents | Percentage |
|---|---|---|
| Strongly agree | 4 | 6.67 |
| Agree | 42 | 70 |
| Neither agree nor Disagree | 14 | 23.33 |
| Disagree | 0 | 0 |
| Strongly Disagree | 0 | 0 |
| Total | 60 | 100 |

Interpretation:70% of the employees agrees that management permits them to take part in the decision making process.

Communication and Feed back by the superior:-

| Level of Opinion | No. of respondents | Percentage |
|---|---|---|
| Strongly agree | 6 | 10 |
| Agree | 36 | 60 |
| Neither agree nor Disagree | 18 | 30 |
| Disagree | 0 | 0 |
| Strongly Disagree | 0 | 0 |
| Total | 60 | 100 |

Interpretation: Majority of the employees opined that communication and feedback from the top-level exists in the work place.

Work Freedom

| Level of Opinion | No. of respondents | Percentage |
|---|---|---|
| Strongly agree | 6 | 10 |
| Agree | 24 | 40 |
| Neither agree nor Disagree | 18 | 30 |

| | | |
|---|---|---|
| Disagree | 10 | 16.67 |
| Strongly Disagree | 2 | 3.33 |
| Total | 60 | 100 |

Interpretation:Around 50% of the employees states that freedom of work exists in the work place.



Free Medical Facilities:-

| Level of Opinion | No. of respondents | Percentage |
|---|---|---|
| Strongly agree | 14 | 23.33 |
| Agree | 34 | 56.67 |
| Neither agree nor Disagree | 10 | 16.67 |
| Disagree | 2 | 3.33 |
| Strongly Disagree | 0 | 0 |
| Total | 60 | 100 |

Interpretation: Majority of the employees opined that free medical service is provided by the employer.

Transportation Facilities:-

| Level of Opinion | No. of respondents | Percentage |
|---|---|---|
| Strongly agree | 24 | 40 |
| Agree | 31 | 51.67 |
| Neither agree nor Disagree | 5 | 8.33 |
| Disagree | 0 | 0 |
| Strongly Disagree | 0 | 0 |
| Total | 60 | 100 |

Interpretation: Majority of the employees states that they are getting good transportation .

Recreation Facilities:-

| Level of Opinion | No. of respondents | Percentage |
|---|---|---|
| Strongly agree | 17 | 28.33 |
| Agree | 34 | 56.67 |
| Neither agree nor Disagree | 9 | 15 |
| Disagree | 0 | 0 |
| Strongly Disagree | 0 | 0 |
| Total | 60 | 100 |

Interpretation: Majority of the employees are satisfied with the recreation facilities provided by the employers.

Testing of Hypothesis with Chi-Square test

**SIGNIFICANT RELATIONSHIP BETWEEN WORK EXPERIENCE AND SALARY**

H0 :There is no significant relationship between work experience and Salary

H1: There is significant relationship between work experience and Salary

| Work Experience | Level of Opinion about salary |
|---|---|

| | SA | A | NN | DA | SD | Total |
|---|---|---|---|---|---|---|
| < 2 years | 0 | 5 | 3 | 2 | 0 | 10 |
| 2-4 | 5 | 18 | 25 | 12 | 2 | 62 |
| 4-6 | 3 | 5 | 5 | 6 | 2 | 21 |
| 6-8 | 3 | 2 | 0 | 2 | 0 | 7 |
| >8 years | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 11 | 30 | 33 | 22 | 4 | 100 |

Calculated value is 21.0123 and the Table value is 26.296Level of Significance is 5% ,Null hypothesis is accepted. Hence we can say that there is no significant relationship between work experience and salary of the migrant workers.

**Findings:**

➔ More than 52% of employees comes under the age group of 25 and 35
➔ 84% of employees belongs to male category
➔ 70% of the employees are married
➔ 72% of the employees is having below SSLC qualification
➔ Majority of the employees is having 2-4 years experience
➔ 60% of the employees are getting salary in between 5000-8000
➔ 37% of the employees opined that they are highly satisfied with the training programme and it reflects in their performance and 38% states that they are agree with statement that training improves their performance. :

- Majority of employees are satisfied with the working hours in the sites
- 70% of the employees agrees that management permits them to take part in the decision making process.
- Majority of the employees opined that communication and feedback from the top-level exists in the work place.
- Around 50% of the employee's states that freedom of work exists in the work place.
- Majority of the employees opined that free medical service is provided by the employer
- Majority of the employees states that they are getting good transportation.
- Majority of the employees are satisfied with the recreation facilities provided by the employer

**Hypothesis stated for analysis are:**

H0 :There is no significant relationship between work experience and Salary
H1: There is significant relationship between work experience and Salary

Null hypothesis is accepted. Hence we can say that there is no significant relationship between work experience and salary of the migrant workers.

**RECOMMENDATIONS**

- Safety measures for the employees must be improved so that accidents can be minimized.
- Workers may be encouraged to offer suggestions for making improvements in their work and work related matters.
- Sufficient training programs can be arranged so that the workers productivity could be improved.

- Appropriate pay strategies could be evolved to give fair and adequate compensation to the employees. Performance based increments would improve the performance of the workers.
- Providing sufficient leave and rest time makes the employee satisfied and to an extent stress and frustration can be minimized.



**Conclusion**

Essential quality of life at work is essentially the whole process that companies use to facilitate their employees to participate successfully to achieve the organization's business goals. The purpose of this proposal is to achieve the organization's overall goal of effectively implementing business processes and improving the quality of life for employees in the workplace. Management should play the role of originality and work autonomy and provide adequate monitoring to ensure that the employee performs the activities required to achieve the results required by the organization. The construction industry is always in threat and it is important that companies protect and improve the quality of life of workers. All sectors are providing their employees with a better environment as part of the non-economic benefits, helping employees to protect their welfare longer, following specific rules and regulations and achieving the goals.

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# A STUDY ON PRODUCTION AND MARKETING OF TURMERIC WITH REFERENCE TO KARUR DISTRICT



**Dr. E. MUBARAK ALI**
Associate Professor & Head, PG Department of Commerce
Jamal Mohamed College (Autonomous),
Affiliated to Bharathidasan University, Trichy.
Email id: mubarakali.jmc@gmail.com, Mobile No. 94439 22720

**K. MURUGANANTHAM**
Ph.D. (FT) Research Scholar
PG & Research Department of Commerce
Jamal Mohamed College (Autonomous)
Affiliated to Bharathidasan University, Trichy.
Email id: murugananthamkasthuri@gmail.com, Mobile No. 97870 52526

## Abstract

Turmeric is an important medicinal and spice crop cultivated in India. India is the largest producer, consumer, and exporter of turmeric in the World. India is a leading producer and exporter of turmeric in the world. Andhra Pradesh, Tamil Nadu, Orissa, Karnataka, West Bengal, Gujarat, Meghalaya, Maharashtra, Assam are some of the important states cultivating turmeric, of which, Andhra Pradesh alone occupies 38.0% of area and 58.5% of production. An attempt was made to analyze the production and marketing of turmeric from the top contributing districts in the state viz., Karur, Salem and Dharmapuri districts. The constraints faced by the farmers in the production and marketing of turmeric were increasing labour cost, water scarcity, and fluctuating prices. This study attempted to find the effective method to marketing of Turmeric in Karur District.

**Keywords**: *Cultivation, Technology, Productivity, Irrigation*

## INTRODUCTION

India, at present is the largest producer, consumer and exporter of spices in the world. Turmeric is one of the important spice crops grown in India. It is mainly used as a food flavour ant and colourant. In medicine it is also used as a stimulant, stomachic, expectorant and rubefacient. Looking to the importance of turmeric as well as the other spice crop, Government of India established an All-India Co-ordinated Research Project on Spices (1971) in order to accelerate production, processing and management of technologies to achieve self-reliance in spice. To enhance the productivity popularization of cost- effective,

eco-friendly production technologies among the farming community are the need of the hour. The indigenous technical knowledge acquired by the farmers need to be tested and refined with the modern techniques. This will help the farmers to increase the productivity from their existing system.



**REVIEW OF LITERATURE**

**Jayasubramanian (2017)** studied the problems related to various factors cost, return, advantages, net return and prospects for their turmeric products in the study area. The objectives are: to examine the demographic profile of the small farmers in Erode district; to find out the problems perceived by the small farmers in turmeric market; to identify the prospects for the turmeric products perceived by the small farmers; and to contribute suggestions for policy implications.

**Jayanthi (2016)** studied the cultivation practices of turmeric farmers in Erode district. The turmeric growers suffering with problems on various aspects like monsoon failures, lack of technology, storage problem, problems with private vendors and intermediaries. The study indicated that the agricultural development strategy for developing countries need to be geared towards increasing the productivity of land under cultivation, with reduced cost, higher efficiency use of inputs with little or no harm to both human and the environment.

**Senthil kumar, Manivannan (2014)** in their study deals with the production and marketing of turmeric and chilli in Karur District. The main objective of the study is 1. To study the socio economic factors influencing production and marketing of turmeric and chilli 2.To study the ways and means to increase the productivity and effective marketing. They concluded that India's turmeric and chilli sector faces stiff challenges in increasing the efficiency in several of its sub-sectors: improving the technology in turmeric and chilli cultivation and processing, reforms in the marketing of turmeric and chilly and products domestically and internationally.

**Moghe, Zakiuddin, Arajpure (2013)** in their study entitled "Design and Development of Turmeric Polishing Machine" examine the polishing machine for washing turmeric to remove unwanted impurities and scales of harvested turmeric. The paper presents the new design of turmeric polishing machine which is based on designed for manufacturing, assembly and maintenance. They concluded that the designed machine is very simple in operation, efficient in polishing of harvested turmeric at a good speed of production. This

machine seems very simple at same time very efficient in polishing about 50 kg of harvested turmeric at a speed about of 75 rpm for about 20 min.

**STATEMENT OF THE PROBLEM**



This study is undertaken to examine the cultivation practices of turmeric farmers in Karur district of Tamil Nadu. This study confines only to Karur district as this district is the first in terms of area under turmeric cultivation. This study aims to analysis cultivation practices of turmeric farmers along with the satisfaction level of the farmers. It also aims to analyze the cultivation problems of the turmeric farmers in Karur district of Tamil Nadu.

**OBJECTIVES OF THE STUDY**

- To study the Factors Motivating farmers to prefer turmeric cultivation
- To study the prospects in cultivation practices of turmeric farmers.
- To explore the cultivation problems which are faced by the turmeric farmers?

**RESEARCH METHODOLOGY**

For this study data was collected from the respondents using convenient sampling technique. A sample of 75 respondents was taken into account for this study. This study is conducted in Karur District.

**SOURCES OF DATA**

The study is based on primary data collection. The data has been collected from the turmeric cultivators. The secondary data was collected from the articles, journals, newspapers and various websites.

**ANALYSIS OF DATA**

**Table – 1 DEMOGRAPHIC SOCIAL PROFILE OF THE RESPONDENTS**

| Particulars | | No. of Respondents | Percentage |
|---|---|---|---|
| **Gender** | Male | 23 | 30.67 |
| | Female | 52 | 69.33 |
| **Age** | Below 30 Years | 7 | 9.33 |
| | 30 – 40 Years | 12 | 16.00 |
| | 40 – 50 Years | 33 | 44.00 |
| | Above 50 Years | 23 | 30.67 |
| **Occupation** | Agriculture only | 37 | 49.33 |
| | Business | 16 | 21.33 |
| | Govt. Employee | 9 | 12.00 |
| | Pvt. Employee | 7 | 9.33 |
| | Others | 6 | 8.00 |
| **Activities of Farmers** | Production | 28 | 37.33 |
| | Harvesting | 23 | 30.67 |
| | Processing | 10 | 13.33 |
| | Retailing/Wholesaling | 14 | 18.67 |

**Table – 2 FRIED MAN'S RANK TEST FOR THE PROBLEMS FACED BY THE FARMERS**

| Particulars | Mean Rank | Rank | Inferential Statistics |
|---|---|---|---|
| Price Fluctuation | 4.35 | II | N = 75<br>Chi Square = 29.198<br>df = 7<br>p= 0.000*<br>Significant |
| High transportation Cost | 4.82 | VII | |
| Lack of skilled labours | 4.69 | VI | |
| Lack of transport facilities | 4.39 | IV | |
| High cost of fertilizers and pesticides | 4.15 | I | |
| High competition from large producers | 4.45 | V | |
| Marginal Profit | 4.38 | III | |

**Table – 3**

**PROSPECTS IN TURMERIC CULTIVATION**

| Particulars | Strongly Agree | Agree | Neutral | Disagree | Strongly Disagree |
|---|---|---|---|---|---|
| Proper pricing for the produce | 16 | 33 | 12 | 10 | 4 |
| Better harvest without tilling | 37 | 26 | 7 | 3 | 2 |
| Maintenance of moisture for the plant | 18 | 36 | 6 | 7 | 8 |
| Medicinal and domestic importance | 39 | 23 | 13 | 0 | 0 |
| Suitable oil & water condition | 2 | 22 | 6 | 28 | 17 |
| High yield/growth/profitability | 11 | 19 | 5 | 33 | 7 |
| Cash crop & mixed – cropping | 15 | 38 | 5 | 13 | 4 |
| Long term storage after processing | 17 | 28 | 8 | 12 | 10 |
| Easy to market | 16 | 37 | 11 | 6 | 5 |
| Low cost of plant production | 4 | 23 | 5 | 6 | 37 |

**FINDINGS:**

- ✓ Majority of the respondents (52) are male, most of the respondents (33) are belong to the age group of 40 – 50 years, Mostly the occupation of the farmers (37) are only agriculture Most of the respondents (28) are involved in production of turmeric.

- ✓ It is concluded that the three ranks to High cost of fertilizers and pesticides, Price Fluctuation and Marginal Profit are the major problems faced by the farmers in turmeric cultivation and marketing

- ✓ Most of the respondents are agree with Proper pricing for the produce, strongly agree with Better harvest without tilling, agree with Maintenance of moisture for the plant, strongly agree with Medicinal and domestic importance, disagree with Suitable oil & water condition, disagree with High yield/growth/profitability, agree with Cash crop & mixed – cropping, agree with Long term storage after processing, agree with Easy to market and strongly disagree with Low cost of plant production.

**CONCLUSION**

The study deals with the cultivation practices of turmeric farmers in karur district. The turmeric growers suffering with problems on various aspects like monsoon failures, lacks of technology, storage problem, problems with private vendors and intermediaries. The results indicated that the agricultural development strategy for developing countries need to be geared towards increasing the productivity of land under cultivation, with reduced cost, higher efficiency use of inputs with little or no harm to both human and the environment. This study is undertaken to examine the cultivation practices of turmeric farmers in Karur district of Tamil Nadu. This study confines only to Karur district as this district is the first in terms of area under turmeric cultivation. This study aims to analysis cultivation practices of turmeric farmers along with the satisfaction level of the farmers. It also aims to analyze the cultivation problems of the turmeric farmers in Karur district of Tamil Nadu.

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# A STUDY ON THE CUSTOMER SATISFACTION OF STATE BANK OF INDIA IN PUDUKKOTTAI DISTRICT

**G. RAMADEVI**
Ph.D. (PT) RESEARCH SCHOLAR IN COMMERCE,
JAMAL MOHAMED COLLEGE (AUTONOMOUS), TRICHIRAPALLI
(AFFILIATED TO BHARATHIDASAN UNIVERSITY, TRICHY, TAMILNADU, INDIA)

**Dr. M. MARIMUTHU**
ASSISTANT PROFESSOR IN COMMERCE & RESEARCH ADVISOR,
JAMAL MOHAMED COLLEGE (AUTONOMOUS), TRICHIRAPALLI
(AFFILIATED TO BHARATHIDASAN UNIVERSITY, TRICHY, TAMILNADU, INDIA)

**ABSTRACT**

Customer satisfaction, a term frequently used in Marketing is a measure of how a products and services supplied by a company meet or surpass customer expectations. The main objective of the study is to study the level of customer satisfaction in State Bank of India in Pudukkottai District. For this purpose a sample of 100 was collected from the Pudukkottai town and nearby villages of Pudukkottai District. Simple Random sampling was used to collect the data and analyse the data with Percentage analysis.

**Keywords:** ***Customer satisfaction, SBI,***

## Introduction

The Service sector has emerged as the most dynamic sector of the world economy, contributing almost one-third of World Gross Value added, half of World employment, one-fifth of global trade and more than half of the World Foreign Direct Investment flows. It remains the key driver of India's economic growth.

Ina country like India, having a huge size of population services sector has its huge potential. As a part of services sector, Banking services is the nerve centre of industry and commerce in a country. It plays a vital role by providing the money required for their regular functioning and development.

**"Customer satisfaction"**, in the banking industry plays a vital role to create a healthy business status being service based industry. In any service based industry customer service is at highest priority. In banking industry customers are more directly linked with the bank's personnel for any kind of services or products.

## History of State Bank Of India :

Bank of Calcutta was the first joint stock bank established in 1806 and renamed as **"The Bank of Bengal"** in 1809. In 1840**"Bank of Bombay"** and in 1843 **"Bank of Madras"** were established. These banks are called **"Presidential Banks"**. These Presidential Banks were amalgamated into the **"Imperial Bank of India"** on 27th January, 1921.

The Imperial Bank of India was one of the oldest and the largest commercial bank of India and was subsequently transformed into the State Bank of India in 1955. Initially, as per

its royal charter, it acted as the Central Bank for British India prior to the formation of the Reserve Bank of India in 1950.

An important turning point in the history of State Bank of India was the launch of the first Five year Plan of independent India, in 1951. The plan aimed at serving the Indian economy in general and the rural sector of the country, in particular. Until the plan, the Commercial banks of the country, including the Imperial Bank of India, confined their services to the urban sector.



Therefore, in order to serve the economy as a whole and rural sector in particular, the **All India Rural Credit Survey Committee** recommended the formation of a state partnered and state-sponsored banks, and proposed the takeover of the Imperial Bank of India, subsequently, an act was passed in the Parliament of India in May 1955. As a result, the **State Bank of India (SBI)** was established on 1st July 1955.

This resulted in making the State Bank of India more powerful, because as much as a quarter of the resources of the Indian Banking System were controlled directly by the State. Later on, the State Bank of India Act was passed in 1959.

The State Bank of India emerged as a pacesetter, with its operations carried out by the 480 offices comprising branches, sub offices and three local Head offices. Instead of serving as mere repositories of the community's savings and lending to creditworthy parties, the State Bank of India catered to the needs of the Customers, by banking purposefully. The bank served the heterogeneous financial needs of the planned economic development.

## Review of Literature

**Sureshchandar et al (2002) -** The study examined relationship between service quality and customer satisfaction in Indian banking sector. These were found to be independent but closely related. Both constructs vary significantly in core services, human element, systematization of service delivery, tangibles and social responsibility.

**M. Chandrasekaran and S. Prasath (2018)** - This study can be analysing the customers' satisfaction towards the banking services rendered by the SBI in Tiruchirappalli District. The researcher conducted a literature search on banking services of SBI interviewing of its 50 customers and thoroughly scrutinized how it caters to the banking needs of the inhabitants of Tiruchirappalli district. The study also focused on various factors that determine the customers' satisfaction like employees' behaviour, banking services, banking performance, infra- structure facility, loan-oriented services and other value-added services. Analysis was made by using various tools like percentage Analysis, Chi- Square Test and charts. The result

showed that there is a significant relationship between the variable of customer satisfaction and banking services of the SBI and the customers have a medium level of satisfaction.



**Singh, J., & Kaur, G. (2011)** - research suggested that customer satisfaction is the outcome of seven determinants namely social responsibility, employee responsiveness, appearance of tangibles, competence, and reliability, services innovation, positive word-of-mouth. According to their study customer satisfaction if influenced by social responsibility, positive word-of-mouth, and reliability. They also founded that relationship marketing is the important tool which can significantly increase the customer satisfaction. Other factors like employee behaviour, their friendliness, politeness, cooperation, promptness, efficiency, knowledge level, trustworthiness, and appearance also play an important role in satisfying the customer.

**Munusamy, J., Chelliah, S., &Mun, H. W. (2010)** - claimed of their research shows that service quality is a very important dimension of customer satisfaction in banking industry. All the determinants of service quality like reliability, assurance, tangibility, empathy and responsiveness shows significant relationship with customers. They also state that intangibility intension is very difficult to measure then tangibility particularly in case of service quality. Customer needs, wants, preferences change any point of time without giving some hints to industry.

**Mishra A, (2009)** - stated that customer satisfaction majorly depends on the provision of an approach for the manager so that higher customer satisfaction for the future could be obtained by the bank. Also, in his research he used the demographical characteristics of the customers to know about the satisfaction level of the customers.

## Research Methodology

**Reliability and Validity**: The Validity of a research depends on systematic method of collecting the data and analysing the same in a sequential order.

**Type of Survey**: Simple Random sample technique tools.

**Sample Size**: Samples of 100 customers for collecting the data.

**Research Instrument:** Questionnaire, Bar charts, Percentage Analysis.

**Method of data Collection**: A descriptive research design was adopted for the study. It accounts for both primary and secondary data. Primary source of data was collected from customers through structured interview schedule by way of personal interview. Secondary data were collected from books, journals and Websites.

**Tools Used:** The primary data were analysed with the help of percentage.

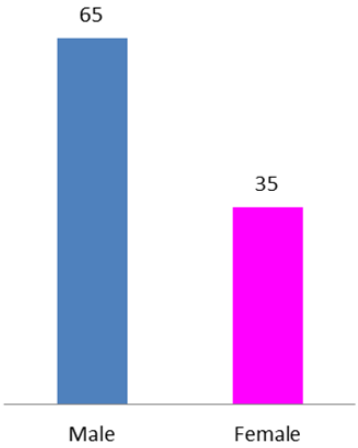
## Analysis and Interpretation of Data

The required data has been collected by way of a questionnaire and it has been analysed and interpreted with the help of tables with relevant descriptions. Appropriate treatment has been done to the raw data and logical conclusions were drawn based on the findings.



**Table 1: Gender of the respondents**

| S.No | Gender | Number of Respondents | Percentage |
|---|---|---|---|
| 1 | Male | 65 | 65% |
| 2 | Female | 35 | 35% |

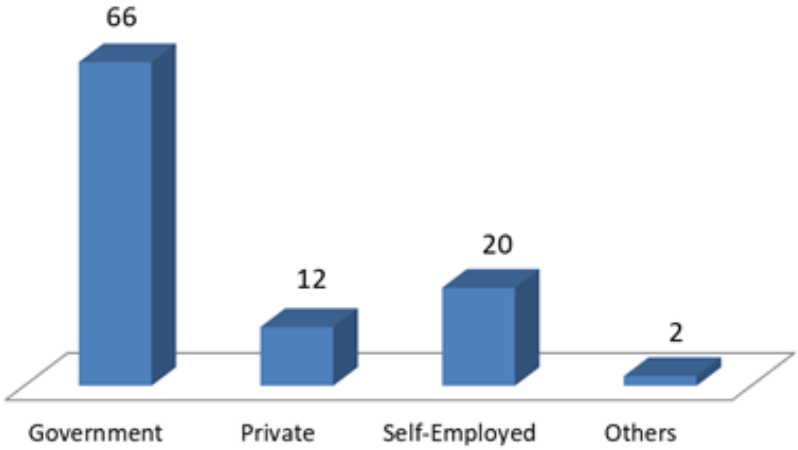



Source: Survey Data

The above table shows that sixty five (65%) respondents fall under the category of male customers and the remaining thirty five (35%) respondents fall under the category of female customers. From the reading of the table 1 it is observable that the men customers have shown very much interest towards the banking transactions than their counter part.

**Table 2: Respondents Occupation background**

| S.No. | Occupation | No. of Respondents | Percentage |
|---|---|---|---|
| 1. | Government | 66 | 66% |
| 2. | Private | 12 | 12% |
| 3. | Self-Employed | 20 | 20% |
| 4. | Others | 02 | 2% |

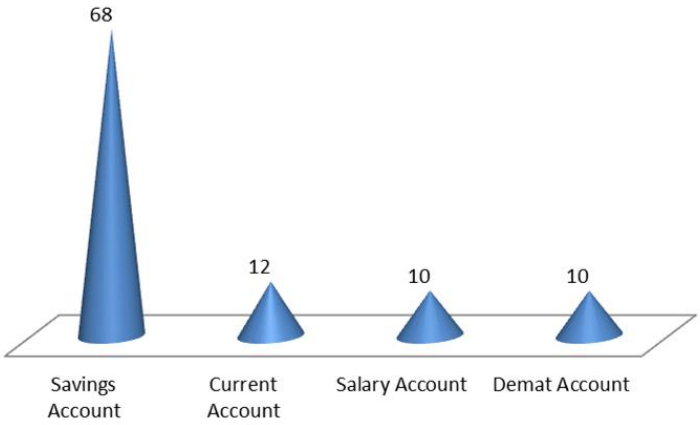



Source: Survey Data

Among the occupational categories, sixty six (66%) respondents are government employed, twelve (12%) are private employed, twenty (20%) are self-employees, and two (2%) are belonged to other categories

**Table 3: Respondents Type of Account Maintained**

| S.No. | Type of Accounts | Number of Respondents | Percentage |
|---|---|---|---|
| 1. | Savings Account | 68 | 68% |
| 2. | Current Account | 12 | 12% |
| 3. | Salary Account | 10 | 10% |
| 4. | Demat Account | 10 | 10% |

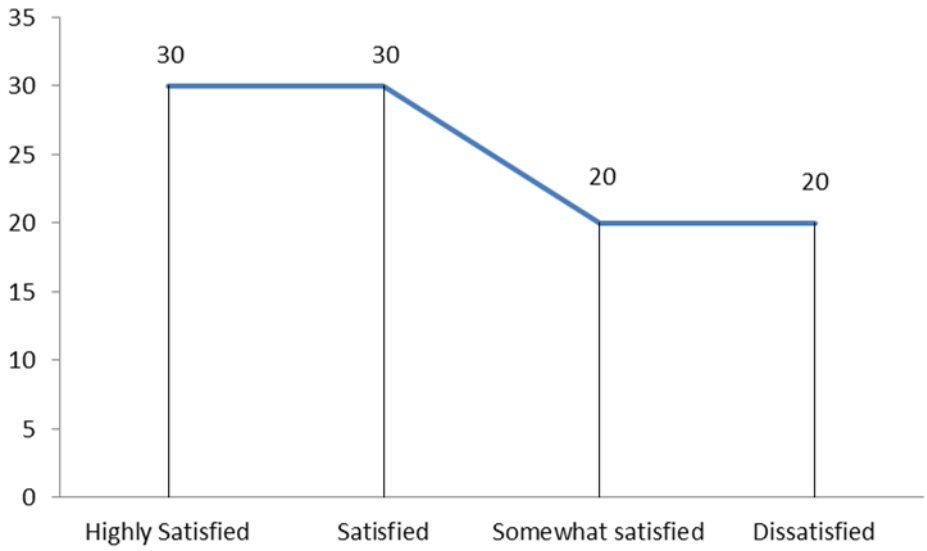



The above table shows that sixty eight (68%) respondents have Saving Account, and twelve(12%) have Current Account and ten(10%) of them are having salary Account and rest of the respondents have ten (10%) share of Demat Account . This means most of the respondents are having Saving Accounts.

**Table 4: Overall Satisfaction of Respondents about the bank's Service**

| S.No | Preference | Number of Respondents | Percentage |
|---|---|---|---|
| 1. | Highly Satisfied | 30 | 30% |
| 2. | Satisfied | 30 | 30% |
| 3. | Somewhat satisfied | 20 | 20% |
| 4. | Dissatisfied | 20 | 20% |

The above table shows that equal respondents of thirty(30%) each in Highly satisfied and satisfied preferences. Equal respondents of twenty ( 20%) each in somewhat satisfied and Dissatisfied.




## Limitations of the study

1. Study is confined to Pudukkottai District Only.
2. The sample size is 100, hence finding cannot be generalized.
3. The Period of study is limited to 3 weeks only.
4. It was difficult to know whether the respondents are truly given the exact information.
5. Customer preferences and opinions are supposed to change from time to time.

**Findings :**

1. Male Respondents are showing very much interest towards banking transaction than Female Respondents.

2. Mostly Government employees are having banking transaction in SBI than other occupational categories.

3. Majority of the Respondents were preferred savings account when compared with all the remaining mode of accounts. .i.e., 68%.

4. About Overall satisfaction of bank's service , most of them prefers both highly satisfied and satisfied. It shows the performance of Bank is normally good.

**Conclusion :**

Some light was shed on some negative factors also like discomfort in ATM facilities, interest on loan etc., But Overall Banking services to Saving account peoples are good enough to their needs. So there is a positive opinionrecoeded about the banking service of State bank of India in Pudukkottai District.

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# CONSUMER BEHAVIOR TOWARDS WEB BASED FOOD DELIVERY PARTNERS IN TIRUCHIRAPPALLI DISTRICT



**Dr. K. RIYAZAHAMED**
Assistant Professor of Commerce
Jamal Mohamed College (Autonomous)
Affiliated to Bharathidasan University, Tiruchirappalli, Tamil Nadu, India.

**Dr. E. MUBARAK ALI**
Associate Professor & Head,
PG Department of Commerce
Jamal Mohamed College (Autonomous)
Affiliated to Bharathidasan University, Tiruchirappalli, Tamil Nadu, India.

## ABSTRACT

The World Wide Web has become a web that unites all the people all over the world together. In this context, numerous user-friendly mobile applications and websites have emerged. One such techno-driven user- friendly initiative is the Online Food Ordering System. An Online food ordering system enables a Consumer to order their food requirements from any preferred Restaurant located locally through some mobile applications using the internet. It provides the Consumers with a varied choice of different food varieties made available by the different types of Restaurants operating locally. The popularity of online food ordering and delivering services is steadily growing and the expectations of the users are also increasing. In this connection, the perception of the customers about Online Food Ordering and about the services of the Online Food Ordering companies gains significance. This has inspired the researcher to undertake the present study to investigate the Customers' views about the services they receive from the different Online Food Delivery Apps. This study will help the service providers to understand the consumers' perception, needs and views on the basis of the results of the study. Convenience sampling method is used to collect the data. The sample of 125 respondents is taken in for analysis and validation of the statements. Chi-square and Friedman rank test is used to analyses the relationship between customer behaviour towards online food delivery apps in Tiruchirappalli district

**Keywords:** Customer Behaviour, Online food delivery, App, Improvements Consumers attitude.

## INTRODUCTION

People all over the world are becoming more conscious and concerned about the environment and as this wary thinking changed, their behavior changed accordingly. One of the segments is organized food segment with an approximate value of INR 3.34 trillion, out of which food delivery is INR 1.01 trillion. With the urban life style changing from relaxed to

overstressed and increasingly competitive, people are relying more on online food delivery (Best, 2005). This change is more seen in big metros, where traffic jams and high density of population has amplified the time to travel within a city and reduced the personal time especially for the working professionals. As a result, more and more Indians have started ordering from online food delivery in India is estimated to be worth of INR 10.27 Billion, which tells us there is a tremendous growth opportunity in the coming year. Research tells us that online food delivery market in India is expected to growth by 34-36% over 2020 to 2025.

For online food delivery platforms, more than 80% of orders are now coming from the top five cities (Kolkata, Delhi, Mumbai, Pune and Chennai) out of more than 20 cities, in India where online food delivery players in India have limited their expansion to newer towns and are now focusing on achieving operational efficiencies and profitability in tier 1 cities only. There are multiple factors like changing demographics, raising income, consumption levels, favorable lifestyle changes, the conveniences of ordering, and aggressive marketing strategies are currently driving growth in the online food delivery industry.

## STATEMENT OF THE PROBLEM

The experience of ordering in most online food restaurants is not pleasant for the customers. Customers will have to make long queues before placing their order especially during peak hours and then the ordering staff will record customer orders. Having placed their order, the customer must then wait near the counter until their order is ready for collection. The other problem in the food service industry is that restaurants are not realizing the efficiencies that would result from better application of technology in their daily operations. The other problem with the current system is that the customers are not able to see the ingredients of the meal before they place their order and also they only have to pay for an order online.

## SCOPE OF THE STUDY

The study is basically conducted to know how customers perceive the Online Food Delivery Apps. The perception of customers may vary under different circumstances. From this study, we can have a better understanding of the “Online Food Delivery”. We will know about the customer behaviour regarding the Online Food Ordering services provided in Trichy area and will get to know the variables affecting their behaviour. Therefore, these findings may help the service providers to work upon on these variables to fill up the gaps in the mindset of consumers. The study is mainly focuses on the online food ordering app

preference for Zomato and Swiggy the buying behavior of customers are taken in Tiruchirapalli.

**OBJECTIVESOF THE STUDY**



- To analysis the customers interest on food ordering through app.
- To find out the comparative analysis between Zomato and Swiggy
- To analysis the popularity of online ordering food among customers.
- To find out which factors that influence in food ordering.
- To evaluate the growth of online food ordering.

**REVIEW OF LITERATURE**

**Dr. Mitali Gupta (2019)** in his research studytitled"A Study on Impact of Online Food delivery app on Restaurant Business special reference to zomato and swiggy". The recent development of the net has boosted the extension of on-line food services by facultative individuals to go looking, compare costs and handily access these services. on-line ordering has been a growing as a requirement have factor for the eating place business. on-line ordering has taken the food business by a storm. Technology puts a buried impact on the business industry, technology has changed the entire frame of restaurant industry, and it will continue doing a great job. A technically developed online food ordering system has changed the restaurant's culture drastically and gives a new amazing comfort zone to the people across the globe. The main objective of this research to study the impact of zomato and swiggy on restaurant business

**SohamTrivedi (2018)** conducted "A study on consumer perception about online sales of food in India consumer market" Convenience sampling plan was used which is a non-probability sampling method. This study stated that users were significantly interested in online food ordering, especially the young population of India, In the Indian market people still prefer to food in the conventional way that is by going & eating food or ordering at the restaurants. The perfect example of "Easy made easier".

**AshishRathod (2018)** examined about, "Food finder-mobile food ordering application" with a Descriptive methodology 180 sample size has to be taken for her research, the proposed online restaurants system is tie saving & errors free as compared to the traditional system. The proposed system would attract customers & also adds the offers on food items so increase the restaurants market online also. The restaurants food ordering

application can handle the billing hence, it is the modem way to grow up the business using E-commerce. The idea of the advanced e-restaurants can also be extended for future using GPRS accessible module.



## RESEARCH METHODOLOGY

This section described the method and sources of data used in the research path. It is included the sample size population, sample size and technique, data collection and data analysis technique.

## RESEARCH DESIGN

Non- Probability Random sampling are applied according to the convenience of the researcher. In the present study the researcher decided to collect the data from 125 respondents of various food app (Zomato and Swiggy) in Tiruchirappalli District. Convenient sampling Techniques was used to select for sample of respondents of various food app (Zomato and Swiggy) in Tiruchirapalli District. Primary data has been collected in this research. Primary data is the data collected specially for the study currently undertaken. A well-structured questionnaire was prepared by the researcher to collect the primary data. Secondary data means data that are already available i.e. they refer to the data which have been analyzed and collected by someone else. Here the Secondary data have been collected from the journals, books, profiles and magazines related with Smartphone strategy.

## STATISTICAL TOOL USED FOR ANALYSIS OF DATA

The statistical tools of correlation were applied to test the relevance of results of the analysis. The diagrammatic representation for tabulation is also shown. The collected data is tabulated for simple and easy analysis and meaningful interpretation. To study the relationship between the demographic variables and overall satisfaction with online food delivery apps, one way analysis of variance test is used by SPSS 20. The data collected were tabulated and analyzed.

## ANALYSIS AND INTERPRETATION

| Demographic Variables | Category | Frequency | Percentage |
|---|---|---|---|
| Gender | Male | 72 | 58.0 |
| | Female | 53 | 42.0 |
| | **Total** | **125** | **100** |
| Age (in years) | Below 20 years | 14 | 11.2 |
| | 21 -30 years | 89 | 71.6 |
| | 31 - 40 years | 14 | 11.2 |
| | Above 41 years | 8 | 6.0 |
| | **Total** | **125** | **100** |
| Educational Qualification | HSS &below | 8 | 6 |
| | ITI & Diploma | 49 | 39 |
| | UG | 59 | 45 |
| | PG | 9 | 7 |
| | **Total** | **125** | **100** |
| Occupation | Government Employee | 32 | 25.6 |
| | Private Employee | 42 | 33.6 |
| | Own Business | 51 | 40.8 |
| | **Total** | **125** | **100** |
| Monthly Income (in₹.) | Less than ₹ 15,000 | 53 | 42.4 |
| | ₹ 15,001 – ₹ 20,000 | 37 | 29.6 |
| | ₹ 20001- ₹ 25,000 | 18 | 14.4 |
| | More than ₹ 25,000 | 17 | 13.6 |
| | **Total** | **125** | **100** |

**Table No. 1Demographic Profile of the Respondents**

***Source: Primary data***

The above table describes about that 58 percent of the respondents were male, 71.6 percent of them were belong to 21 – 30 years age group, 45 percent of the respondents were educational qualification is UG, 40.8 percent of them were private employee, 42.4 percent of the respondents monthly income is between ₹ 15,001 – ₹ 20,000.

| Demographic Variables | Category | Frequency | Percentage |
|---|---|---|---|
| App used by the respondents | Zomato | 72 | 57.6 |
| | Swiggy | 53 | 42.4 |
| | **Total** | **125** | **100** |
| Reason for ordering through the food App App used by the respondents | Laziness | 12 | 9.6 |
| | Variety of dishes | 23 | 18.4 |
| | Time Saving | 37 | 29.6 |
| | Discount and offers | 26 | 20.8 |
| | Convenience | 27 | 21.6 |
| | **Total** | **125** | **100** |
| Frequency of Order | Once a Week | 22 | 17.6 |
| | Once a month | 12 | 9.6 |
| | Once a year | 19 | 15.2 |
| | Regularly when need | 72 | 57.6 |
| | **Total** | **125** | **100** |
| Overall opinion towards online food delivery app | Highly Satisfied | 19 | 15.2 |
| | Satisfied | 59 | 47.2 |
| | Moderate | 45 | 36 |
| | Dissatisfied | 1 | 0.8 |
| | Highly Dissatisfied | 1 | 0.8 |
| | **Total** | **125** | **100** |

**Table No. 2Customer perception towards online food ordering App**

The above table describes that 57.6 percent of them were usedZomato, 29.6 percent of them were reason for ordering through the food app is time saving, 57.6 percent of the respondents were frequency order is regularly when the need arises and 47.2 percent of them Satisfied with the food ordering apps.

**Table No. 3**

| | Value | Df | Asymp. Sig |
|---|---|---|---|
| Pearson Chi-Square | 28.458 | 6 | 0.002 |

Null Hypothesis (H0) :There is no relationship between Gender and overall satisfaction

Relationship Between gender and overall satisfaction

The above table indicates that p-value is (0.002) which is less than 0.05, since null hypothesis is accepted. Hence there is no relationship between Gender and overall satisfaction

**Table: 4**

Null Hypothesis (H0) :There is no relationship between monthly income and overall satisfaction

Relationship Between Age and Usage of Green Products

| | Value | Df | Asymp. Sig |
|---|---|---|---|
| Pearson Chi-Square | 12.392 | 12 | 0.003 |

The above table indicates that p-value is (0.003) which is less than 0.05, since null hypothesis is accepted. Hence there is no relationship between monthly income and overall satisfaction.

Friedman Rank Test

Factors attracting the respondents to buy food on online

Null Hypothesis:

There is no significant difference between the overall satisfaction and factors attracting the respondents to buy food on online

**Table No. 5**

| Sl. No. | Reason | Mean Rank | Rank | Inferential Statistics |
|---|---|---|---|---|
| 1 | Money Saving | 2.46 | 3 | N = 60<br>$\chi^2$=36.524*<br>df = 4 |
| 2 | Time Saving | 2.18 | 1 | |
| 3 | Convenient | 2.22 | 2 | |
| 4 | Fast Delivery | 3.45 | 4 | |
| 5 | Variety of dishes | 3.24 | 5 | |
| p= 0.000** p<0.01, significant at 1 percent level | | | | |

Source: Primary data

In the above table, it can be found that there exists a significant difference between customer attitude towards the sources of awareness of purchasing green products (p-value<0.01). It can also be found that the highest ranking reason is “Time Saving” having a mean rank of (2.18) followed by Convenient (2.22), Money Saving (2.46), Fast Delivery (3.45) and Variety of dishes (3.24) are chosen.

## MAJOR FINDINGS

- More than half i.e., 58% of the respondents are Male.
- Majority of the respondents 71.6% of the respondents are under the age group of 21-30 years.
- Nearly half of the respondents i.e., 45% of the respondents educational qualification is UG.
- 40.8% of them were doing own business.
- 42.4% of the respondents monthly income between ₹ 15,001 – ₹ 20,000.
- 49 percent of them were used Zomato.
- 29.6 percent of them were reason for ordering through the food app is time saving.
- 57.6 percent of the respondents were frequency order is regularly when the need arises.
- 47.2 percent of them Satisfied with the food ordering apps.
- There is no relationship between relationship between Gender and overall satisfaction.
- There is no relationship between monthly income and overall satisfaction.
- There exists a significant difference between customer attitude towards the sources of awareness of purchasing green products (p-value<0.01). It can also be found that the highest ranking reason is “Time Saving” having a mean rank of (2.18) followed by Convenient (2.22), Money Saving (2.46), Fast Delivery (3.45) and Variety of dishes (3.24) are chosen.

## SUGGESTIONS

1) Food app should improve the payment security.
2) Necessary information should be provided to the users for not accepting the orders such as whether the restaurant is not accepting any orders or whether it is because of shortage of delivery boys.
3) There should be no minimum order value and every order should be made free delivery.
4) Recommendations regarding the quality of delivery has to be accepted from the respondents which helps the company to understand the areas where they should improve.
5) They should properly categories the foods.

## CONCLUSION

Apps for food delivery have now become a major hit in India. There are several food delivery apps in India that can be downloaded from the comfort of homes on smart phones to order food on the go. On analyzing the consumer satisfaction it can be concluded that online food ordering system has its benefits and limitations. The chief reason of electronic ordering is convenience. Based on the result of this research, it is understood that online food delivery application helps customers in the easy and fast ordering of food. It gives every detail of the customer's order, thereby providing the best customer service. The study discloses that youngsters are more inclined to online food delivering system as compared to elder people with a income of Rs.21,000-30,000 per month. Mostly nuclear families are choosing online food delivery options. The study poses discount and offers, quick delivery and time saving as the most influencing factor on online food ordering. The second most influencing factors are convenience and ease of order. The study highlights that users often place orders on weekends. The most preferred meal of users is dinner followed by lunch. The study also highlights that people prefer south Indian foods followed by fast foods. The study also reveals that Zomato and Swiggy provides on time delivery, good services. Swiggy provides more choice of food selection, replies to customer queries, convenient method of ordering. Zomato provides best offers and discounts, satisfies customer needs and requirements and also provides more number of restaurants

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# AWARENESS ON ONLINE SHOPPING AMONG SUBRAMANIYAPURAM AREA OF TIRUCHIRAPPALLI CITY



**Dr. G. PASUPATHI**
RESEARCH ADVISOR & ASSOCIATE PROFESSOR OF COMMERCE,
JAMAL MOHAMED COLLEGE (AUTONOMOUS), TIRUCHIRAPPALLI.
(AFFILIATED TO BHARATHIDASAN UNIVERSITY, TIRUCHIRAPPALLI,
TAMIL NADU, INDIA)

**D. JEGANATHAN**
Ph.D. PART TIME RESEARCH SCHOLAR IN COMMERCE,
JAMAL MOHAMED COLLEGE (AUTONOMOUS), TIRUCHIRAPPALLI.
(AFFILIATED TO BHARATHIDASAN UNIVERSITY, TIRUCHIRAPPALLI,
TAMIL NADU, INDIA)

## ABSTRACT

Emergence of internet brought the revolutionary changes in the shopping patterns of consumers. Through use of internet anybody can search the products to buy and sell based on their needs. The study aimed at to access the awareness level of consumers residing in the subramaniyapuram area of Tiruchirappalli district who purchase products from online. **Material and methods**: A survey was conducted among two hundred respondents by adopting convenient sampling method. The awareness level was compared with the selected variables like, age, gender, education, marital status. **Results:** Among 200 samples, 51% of them had Medium level of awareness, 41% had High level of Awareness and 8% had low awareness. There was a significant association was found between the educational qualification and awareness level of the consumers ($x^2$=167.222[a], p=.001). **Conclusion:** The effectiveness of online shopping was entirely depending upon the safety of consumers personal data, by securing the consumers data the online companies will get the trust of consumers and then it will bloom rapidly.

**Keywords:** Awareness, online shopping, business, consumers.

## Introduction

In the older years, many of the people went to the shops physically to purchase their requirements. But, with the transformation of business at global level in several aspects like, product varieties, location of shops and its nature and its mechanism brings various changes in business. The evolution of internet has allowed consumers to shop from their houses and saves their valuable time. This shows that, the long distance is not a matter for purchasing and selling of products they need. Emergence of internet brought the revolutionary changes in the

shopping patterns of consumers. Through use of internet anybody can search the products to buy and sell based on their needs. In the traditional shopping there are certain limitations like, less products, lack of space, low choice of preference, limited time and location of stores where the consumers can reach towards the goods, after the raise of internet shopping these drawbacks are eliminated; it also saves the time as well as efforts of the consumers to spend in buying. Firms utilize the internet to communicate information and collect feedback to know the customers satisfaction. Consumers also utilize the internet to purchase the products, to know the features of the product, to compare price level, etc. (Angeline G. Close., & Monika Kukar-Kinney, 2010) The role of the Internet is enormous in changing the way of operation of retail business in all over the world significantly. For example, countries like the United States used very large hypermarkets that could operate with the advanced technologies to avail all the goods in one place. As a result, retailers are not able to adapt their products to new technologies. With the evolution of the Internet it is clear that these hypermarkets today are engaged in sales as an alternative to retail business. (A. Mandilas et al,2013).

**Online Shopping Behavior & Attitude of Consumers:**

According to Li and Zhang (2002), ‘‘Online shopping attitude refers to consumers psychological state in terms of making purchases on the Internet’’. According to past studies, online shopping was preferred than regular shopping because of its convenience to them. They are ready to spend extra money to get their products in short time through online. Moreover, past researchers have argued that while comparing with regular shoppers, the online shoppers could demand additional information about the product, more Varieties and more specialized products. Finally, it is assumed that online shoppers are less motivated to shop for recreation (Ingenuous., & Chi-Ming Wu, 2012). The internet evolution can help the customers, particularly youngsters to prefer online shopping. They are gathering information about the product by searching its features from internet and also communicate with the sellers due to the technological advancements. It will motivate the consumers to opt for E-Shopping instead of ordinary shopping (Shanthi and Desti 2013). Many business owners were benefited from On-line shopping by enable their products to reach consumers home. Through internet even people residing in village areas can purchase the commodities at low cost within a minute. Online shopping or E-stores was preferred by the consumers as against retail stores. Because in the former the products are less in variety, it requires physical presence of consumer, it takes some hours. But, under online shopping there is a chance to buy products at 24 hours per day, it doesn’t need consumer’s presence, it enables the consumers to access large number of products in a single platform. In addition, it helps the consumers to

comparing price level of various products prior to purchasing and saves their time (Math wick et al., 2001).

**Objectives**



1. To Analyze the awareness level of consumers on online shopping.
2. To examine the consumers preference towards online shopping.

**Research methodology**

Tiruchirappalli city is the universe of this study. The researcher has collected required information with the help of questionnaire by adopting convenience sampling through survey method. The questionnaire was divided into two parts such as socio-economic profile, level of awareness and buying behaviour of online shopping consumers. The sample size selected for this research is 200 respondents drawn from Tiruchirappalli District. This study uses both primary data and secondary data. The secondary data was collected from various sources such as magazines, journals, web Portals, newspapers, published research works, books and so on. The data used for analysis of this study were collected during July 2020 to December 2020. Statistical tools such as Simple Percentage, Chi-Square test, Correlation and Regression are applied.

**Limitations**

- This study is restricted to Tiruchirappalli district in Tamil Nadu.
- Respondents' bias is yet another limitation of the study. The result of analysis made in the study depends entirely on the information given by the online shopping consumers who are respondents of this study.
- The other difficulties faced at the time of data collection were Time constraints and lack of understanding of a few concepts included in the questionnaire.

**Review of literature:**

**Mohammad Hossein Moshref Javadi1 etal.,(2012)**Conducted a study on factors affecting online shopping behaviour of consumers. The main aim of this paper was to access the consumer behaviour towards online shopping. The study was performed by the researchers on Iran among selected consumers through using 200 questionnaires. The study was descriptive in nature and the hypotheses were tested by using regression analysis. The study found that, financial risk as well as non-delivery risk inversely affected the attitudes of customers regarding online buying. The result indicated that domain specific innovativeness as well as subjective norms positively affects online shopping behaviour.

**LuiCheuk Man (2012)** in his article revealed that, due to advancement of technology, purchasing goods from online has become more common among peoples. The study was

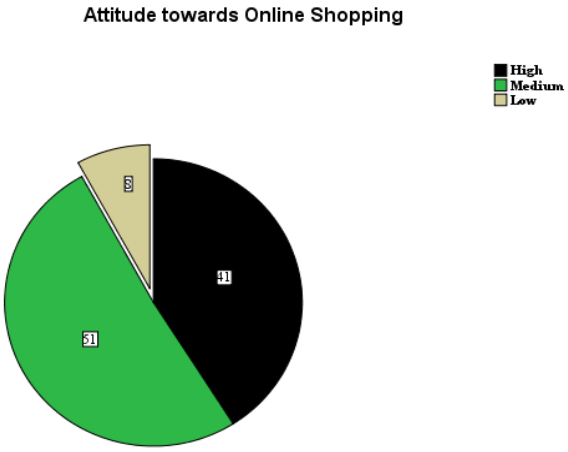
performed on the consumers of Hong Kong to find out the importance of online shopping and to analyze its influencing factors. At initial stages, in-depth interview has conducted among the respondents with an age group of 18 to 35 years. Then based on the results, the study was carried out by using 172 sample respondents from HongKong University and central university. From the results of

the survey, it was interpreted that subjective factor is not relevant in affecting the consumers' online purchase decision and behaviour while the three factors from the objective factors, including price, product quality and credibility, are found significant to affect the consumers' online purchase. Thus, it is suggested that online sellers should pay more attention to the service and objective factors to attract online consumers and increase their trust towards online stores.

**Ashok Kumar Chandra and Devendra Kumar Sinha (2013)** in their article titled, "Factors affecting the Online Shopping Behaviour: A study with reference to Bhilai-Durg'' noted that, online buying was very relevant not only in India, but all over the world. The paper focused on the factors influencing buying behaviour of customers. The study included 100 questionnaires from Bhilai-Durg area for investigating its hypotheses. The data has collected through conducting survey among the online shoppers due to its nature (descriptive study) and shopping methods.

**RekhaVerma, AgiftAimol, NishaChacko (2014)** in their article titled, "Online Shopping and Its Impact on Consumer Behaviour in Trans Yamuna Area of Allahabad "found that India has 12 million people reported to be active Internet surfers, which is 10.2 per cent of its population. The study was performed to find out how far the respondents access the internet for online shopping and to compare the consumer behaviour with respect to online shopping based on their gender. The study was conducted on the areas of Allahabad (SHIATS, Mahewa, Gangotri Nagar). Data has collected from 105 samples (55 male and 50 females) from age group of 18 to 30 years who having experience in the online shopping through Purposive random sampling technique. Based on the objectives, the questionnaire taken from previous literature on Internet shopping and its impact on consumer behaviour. The collected data was analyzed using simple percentage, analysis of variance and chi square test. It is concluded that majority of the respondents felt that online shopping was better than normal shops. It saves their time, helps to compare price of the particular product with others and also comfortable to them.

## Results




### Awareness towards online shopping:

*Figure 1: Pie diagram showing consumers awareness towards online shopping*

The findings of the study revealed that **51%** of them had Medium level of awareness, **41%** had High level of Awareness and **8%** had low awareness (Figure 1).

**Table1: Demographic profile of the respondents**

| Respondents | Frequency (N=200) | Percent |
|---|---|---|
| Gender | | |
| Male | 120 | 60 |
| Female | 80 | 40 |
| Age Group | | |
| Below 18 | | |
| 18 – 25 | 36 | 18 |
| 25-30 | | |
| 30-35 | 34 | 17 |
| 35-40 | | |
| above 40 | 32 | 16 |
| | 28 | 14 |
| | 48 | 24 |
| | 12 | 06 |
| Marital status | | |
| Married | | |
| Unmarried | 88 | 44 |
| | 112 | 56 |
| Education | | |
| Higher secondary | 44 | 22 |

| | | |
|---|---|---|
| Graduate | 88 | 44 |
| Post graduate | 52 | 26 |
| professionals | 16 | 16 |
| Monthly Income | | |
| Below Rs.15,000 | 50 | 25 |
| Rs.15,001 - Rs.30,000 | 92 | 46 |
| Rs.30,001 - Rs.45,000 | 46 | 23 |
| Above Rs. 45,000 | 12 | 06 |

Source: Primary data

The study findings shows that, 120 (60%) are males, 48 (24%) subjects belonged to the age group of years, 88 (44%) had completed under graduate degree, 112 (56%) were unmarried and 92 (46%) of them having monthly income of Rs. 15001 to 30000.

**Table 2. Association between Sample respondents and Level of Awareness**

| Sample characteristics | Awareness score | | | Total | $X^2$ | d.f | P.Value |
|---|---|---|---|---|---|---|---|
| | Low | Moderate | High | | | | |
| Gender | | | | | | | |
| Male | 0 | 38 | 82 | 120 | 100.654[a] | 2 | .001 |
| Female | 16 | 64 | 0 | 80 | | | |
| Age | | | | | | | |
| Below 18 | 0 | 20 | 16 | 36 | 118.678[a] | 10 | .001 |
| 18 – 25 | 0 | 16 | 18 | 34 | | | |
| 25-30 | 12 | 04 | 16 | 32 | | | |
| 30-35 | 02 | 06 | 30 | 38 | | | |
| 35-40 | 02 | 44 | 02 | 48 | | | |
| above 40 | 0 | 12 | 0 | 12 | | | |
| Total | 16 | 102 | 82 | **200** | | | |
| Education | | | | | | | |
| Higher secondary | 0 | 0 | 44 | 44 | | | |
| Graduate | 0 | 66 | 22 | 88 | 167.222[a] | 6 | .001 |
| Post graduate | | | | | | | |
| Professionals | 16 | 36 | 0 | 52 | | | |
| Total | | | | | | | |

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| | 0<br>16 | 0<br>102 | 16<br>82 | 16<br>**200** | | | |
| Marital Status | | | | | | | |
| Married | 16 | 30 | 42 | 88 | 30.908[a] | 2 | .001 |
| Unmarried | 0 | 72 | 40 | 112 | | | |

**Source: Primary data**

**2.1 Relationship between Gender and awareness level of online shopping**

**Chi-Square Tests**

| | Value | df | Asymp. Sig. (2-sided) |
|---|---|---|---|
| Pearson Chi-Square | 100.654[a] | 2 | .000 |
| Likelihood Ratio | 134.504 | 2 | .000 |
| Linear-by-Linear Association | 97.786 | 1 | .000 |
| N of Valid Cases | 200 | | |

The level of awareness towards online shopping is analyzed among the respondents according to their gender by applying Chi- square test. As per the analysis, the null hypothesis is rejected. That is, “there is no significant association between the level of attitude and gender classification of the respondents”. In this analysis P value is less than .001 at 5 per cent level of significance. Hence, the respondent’s gender has influence the respondents’ attitude towards online shopping.

**2.2 Age and awareness level towards online shopping**

**Chi-Square Tests**

| | Value | df | Asymp. Sig. (2-sided) |
|---|---|---|---|
| Pearson Chi-Square | 118.678[a] | 10 | .000 |
| Likelihood Ratio | 124.382 | 10 | .000 |
| Linear-by-Linear Association | 9.797 | 1 | .002 |
| N of Valid Cases | 200 | | |

The level of attitude towards online shopping is analyzed among the respondents according to their age by applying Chi- square test. As per the analysis, the null hypothesis is rejected. That is, there is no significant association between respondents and their attitude towards online shopping as its P value is less than .001 at 5 per cent level of significance. Hence, the respondents’ age influence the customer’s attitude towards online shopping.

**2.3 Relationship between Education and awareness level**

**Chi-Square Tests**

| | Value | df | Asymp. Sig. (2-sided) |
|---|---|---|---|
| Pearson Chi-Square | 167.222[a] | 6 | .000 |
| Likelihood Ratio | 201.244 | 6 | .000 |
| Linear-by-Linear Association | 29.156 | 1 | .000 |
| N of Valid Cases | 200 | | |

The level of attitude towards online shopping is analyzed among the respondents according to their education by applying Chi- square test. As per the analysis, the null hypothesis is rejected. That is there is no significant association between respondent's education and their attitude towards online shopping as its P value is less than .001 at 5 per cent level of significance. Hence, the respondent's education influences the respondents' attitude towards online shopping.

**2.4Relationship between Marital status and awareness level**

**Chi-Square Tests**

| | Value | df | Asymp. Sig. (2-sided) |
|---|---|---|---|
| Pearson Chi-Square | 30.908[a] | 2 | .000 |
| Likelihood Ratio | 37.162 | 2 | .000 |
| Linear-by-Linear Association | .490 | 1 | .484 |
| N of Valid Cases | 200 | | |

The level of awareness towards online shopping is analyzed among the respondents according to their marital status by applying Chi- square test. As the calculated P-Value is less than .001, the null hypothesis is rejected. That is, there is a significant association between respondents and their attitude towards online shopping. Hence, it is concluded that, the respondents' marital status does not influence the respondents' attitude towards online shopping by marital status.

**Findings:**

**Socio-economic profile**

- Majority of 120 (60%) the online shopping consumers are male.
- Majority 48 (24%) of online shopping consumers are in the age group of 35-40 years.

- Majority 88 (44%) of the online shopping Consumers are under graduates.
- Majority 112 (56%) of the online shopping consumers are unmarried.
- Most 292 (46.1%) of the online shopping consumers earn an income to range between 15001 to 30000.



**Awareness level**

**1) Gender and level of Awareness** (Chi-square $x^2$)

Mean awareness is high (41.0) among male customers and low-level awareness is high (0.0) among male customers. That is all the male respondents having high awareness about online shopping.

2) **Age and Level of Awareness** (Chi-square $x^2$)

Level of awareness of consumers with high (15.0) among customers, who are the age of 30 – 35 years and low-level awareness is high (1.0) among customers, who are the age group of 30 - 35 years. Hence, there exist a significant association between age and level of awareness.

**3) Educational Qualification and Awareness (Chi-square $x^2$)**

Level of awareness is high (22.0) among consumers, who are with Higher educational qualification and low-level awareness is high (8.0) among post graduates. Therefore, the consumers, who are having higher educational qualification, have a high level of awareness. Hence, there exists a highly significant association between educational qualification and level of awareness.

**4) Marital Status and level of Awareness (Chi-square $x^2$)**

Level of awareness is high (26.0) among the married, and the low level of awareness is high (8.0) among unmarried members. Therefore, the married have a high level of awareness.

**Conclusion**

Before the invention of internet, People usually purchase by directly visiting the nearest shops. Many of them make bargains to reduce the price of the products they want. It takes few minutes to longer hours depends upon the nature of the product. But, today's scenarios are entirely different. The consumers have shifted their preference from direct purchasing to online shopping because of advancement on internet. i.e. Business to E-business as well as commerce to E-commerce. Recently, online shopping is growing through new technology. It will flourish if it is executed properly with assured safety and security for the purpose of transactions.

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# A STUDY ON FINANCIAL LITERACY OF SCHOOL TEACHERS WITH THE SPECIAL REFERENCE TO KOZHIKODE DISTRICT, KERALA



**Dr. M. MARIMUTHU**
ASSISTANT PROFESSOR & RESEARCH ADVISOR
JAMAL MOHAMMED COLLEGE (AUTONOMOUS), TRICHY.
(AFFILIATED TO BHARATHIDASAN UNIVERSITY, TIRUCHIRAPPALLI, TAMILNADU, INDIA)

**Mr. V.P SYED ABDULLAHIL HAMMAD**
M.Phil. (FT) RESEARCH SCHOLAR
PG & RESEARCH DEPARTMENT OF COMMERCE
JAMAL MOHAMMED COLLEGE (AUTONOMOUS), TRICHY.
(AFFILIATED TO BHARATHIDASAN UNIVERSITY, TIRUCHIRAPPALLI, TAMILNADU, INDIA)

## ABSTRACT

The dynamic financial sector of India has been rapidly growing over the last few years. There has been significant development over the previous five years to move India into digital financial inclusion through cost-effective, convenient, and secure means, which bring the unbanked rural households into the economic mainstream. Teachers are one of the most influential people in our society. By having financial literacy and managing personal finance properly, they can become a role model to their students and help them to develop as fiscally and socially responsible citizens. Unfortunately, many teachers do not know how to manage their finances. In this connection, an attempt is made to find out the levels of financial literacy among school teachers. This study is conducted as a sample study in Kozhikode district,kerala state. The study found that the level of financial literacy among school teachers is not satisfactory. And The hypothesis test revealed that there is a significant relationship between financial literacy and gender.

## INTRODUCTION

Financial literacy in simple words is the knowledge about various financial products. More specifically, it refers to the set of skills & knowledge that allows an individual to make informed & effective decisions through their understanding of finances. Financial literacy is mainly used in connection with personal finance matters. It enables an individual to understand his financial need and hence plan accordingly. The knowledge of financial concepts is essential for personal financial planning.

According to the Reserve Bank of India project ‘Project Financial Literacy’, the status of financial literacy in India is not very good. Further, the condition in rural areas is very portsiders the case with women. Moreover, their literacy percentage is not good. It shows the importance of promoting financial literacy.

For an individual, understanding basic principles of finance and their application is a must for financial wellbeing. Unfortunately, many people have a weak grasp of basic principles of personal finance. Teachers are one of the most influential people in our society. By having financial literacy and managing personal finance properly, they can become a role model to their students and help them to develop as fiscally and socially responsible citizens. This an attempt to find out the financial literacy of school teachers.

## REVIEW OF LITERATURE

**Gottschalk (2008)** conducts a study on financial literacy. It shows that financial behavior and the level of saving are significantly different between genders. Since women generally have lower earnings, they lend to have a lower level of saving and wealth, as opposed to men; women also face more difficulty in their retirement period because they spend five years more in retirement due to longer life expectancies, as opposed to men.

**Michael (2009)** argues that a lack of financial literacy can hamper the ability of individuals to make well informed financial decisions. For people who exhibit problems with financial decision making, financial advice has the potential to serve as a substitute for financial knowledge and capability.

**Cole et al. (2008)** measured the level of financial literacy and its relationship to demand for financial services in India and Indonesia. The study indicated a strong relationship between financial literacy and the demand for financial products.

**Chen and Volpe (1998)** examined financial literacy amongst more than 900 students in 14 American universities. By linking the scores to individuals' socio economic and demographic attributes, results showed that young females with non-business majors and little work experience have very low degree of financial literacy. They also concluded that income and race were not important factors in determining financial literacy.

## OBJECTIVES OF THE STUDY

- To find the existing level of financial literacy of the school teachers in Kozhikode district.
- To examine the impact of demographic variables on financial literacy.
- To identify the factors influencing investment decision.

## RESEARCH METHODOLOGY

**Research Design:** Descriptive research design is done. Survey method is followed.

**Source of Data:** Data required for the study is obtained from both primary and secondary sources. Questionnaire was used to collect data from the respondents.

**Sample Description:** The sampling unit is 50 school teachers in Kozhikode district, Kerala.

## LIMITATIONS OF THE STUDY



- Findings of the research are based on the assumption that respondents have given correct information.
- The sample size is limited to only 50 respondents which constitutes small part of the total.
- the study was conducted only in Kozhikode district, hence various other potential samples outside the area were not considered.
- Time and cost of the study is shortage which leads to less collection of data.

## ANALYSIS AND INTERPRETATION OF DATA

**TABLE 4.1** GENDER WISE CLASSIFICATION OF RESPONDENTS

| Gender | No of Respondents | Percentage |
|---|---|---|
| Male | 28 | 56% |
| Female | 22 | 44% |
| TOTAL | 50 | 100 |

The table showing that 56% of the total respondents are male and remaining 44% are female, majority of them are male respondents.

**TABLE 4.2** CLASSIFICATION ON THE BASIS OF SALARY

| Salary | No of Respondents | Percentage |
|---|---|---|
| Below 25000 | 24 | 48% |
| 25000-50000 | 20 | 40% |
| 50000-75000 | 4 | 8% |
| Above 75000 | 2 | 4% |
| TOTAL | 50 | 100 |

The above table reveals that 48% of the respondents are below 25000. 40% of them are in the range of 25000-50000. 8% are in the range of 50000-75000 and 4% of the respondents are in above 75000.

**TABLE 4.3** CLASSIFICATION ON THE BASIS OF SAVINGS FROM INCOME

| Savings | No of Respondents | Percentage |
|---|---|---|
| Less than 10% | 26 | 52% |
| 10% - 20% | 14 | 28% |
| 20% - 30% | 6 | 12% |
| Above 30% | 4 | 8% |
| TOTAL | 50 | 100 |

The above table shows that most of the respondents (52%) save less percentage of their income. 28% of respondents are in 10% - 20%. 12% of them are in 20% - 30% and remaining 8% are save 30% from income.



**TABLE 4.4** DOES THE RESPONDENTS HAVE A BUDGET

| Response | No of Respondents | Percentage |
|---|---|---|
| Yes | 24 | 48% |
| No | 16 | 32% |
| Don't know | 10 | 20% |
| TOTAL | 50 | 100 |

Table 4.4 exhibit that 48% respondents have Budget for their house hold, 32% of respondents does not have a budget and 20% of respondents does not know about budget.

**TABLE 4.5** MODE OF PAYMENT PREFERED BY RESPONDENTS

| Mode of payment | No of Respondents | Percentage |
|---|---|---|
| Electronic payment | 20 | 40% |
| By cash | 18 | 36% |
| Debit / Credit card | 10 | 20% |
| Cheque / DD | 2 | 4% |
| TOTAL | 50 | 100 |

The table 4.5 shows the various Modes of payment using for payments. 40% of respondents are using electronic payment system. 36% of the respondents making payment by cash.20% of them use Debit or Credit cards and another 4% have using cheque or DD.

**TABLE 4.6**FACTORS INFLUENCING WHILE SELECTING INVESTMENT AVENUES

| Factors | No of Respondents | Percentage |
|---|---|---|
| Safety | 25 | 50% |
| Good return | 15 | 30% |
| Tax saving | 6 | 12% |
| Simplicity | 4 | 8% |
| TOTAL | 50 | 100 |

The above table shows that respondents are mostly consider the Safety at the time of selecting investment avenues. 30% of the respondents consider good return, 12% of them are influencing tax saving, and rest of them are consider simplicity.

**TABLE 4.7**AWARENESS LEVEL OF VARIOUS FINANCIAL PRODUCTS & SERVICES

| Financial services | not at all aware | slightly aware | somewhat aware | moderately aware | extremely aware |
|---|---|---|---|---|---|

| | | | | | |
|---|---|---|---|---|---|
| **Banking services** | 5 | 10 | 11 | 11 | 16 |
| **Government schemes** | 21 | 10 | 8 | 8 | 4 |
| **Social security** | 12 | 12 | 13 | 9 | 4 |
| **Capital market** | 15 | 9 | 12 | 9 | 5 |
| **Other financial products** | 12 | 14 | 10 | 8 | 6 |
| TOTAL | 65 | 55 | 50 | 45 | 35 |
| **PERCENTAGE** | **26%** | **22%** | **20%** | **18%** | **14%** |

Table 4.7 exhibit that awareness about various Financial products and services. Majority (26%) of the respondents are not at all aware about various financial services. 22% of them are slightly aware, 20% of them somewhat aware, 18% of them are moderately aware and 14% of the respondents are extremely aware about various financial products. The respondents awareness level of Banking services is satisfactory.

## **TABLE4.8**Chi-square Test

**Null Hypothesis (H0):** There is no significant relationship between gender and financial Literacy.

**Alternative Hypothesis (H1):** There is a significant relationship between gender and financial Literacy

| | **Poor** | **Average** | **Good** | **TOTAL** |
|---|---|---|---|---|
| Male | 32 | 22 | 60 | **114** |
| Female | 88 | 28 | 20 | **136** |
| TOTAL | **120** | **50** | **80** | **250** |

**TABLE 4.9**

| **O** | **E** | **(O-E)^2** | **(O-E)^2/E** |
|---|---|---|---|
| 32 | 54.72 | 516.20 | 9.43 |
| 22 | 22.8 | 0.64 | 0.03 |
| 60 | 36.48 | 553.19 | 15.16 |
| 88 | 65.28 | 516.20 | 7.91 |
| 28 | 27.2 | 0.64 | 0.02 |
| 20 | 43.52 | 553.19 | 12.71 |
| | | | **45.26** |

*Where,*

E= Row total × Column total / Whole total

Degree of freedom = (r - 1) (c - 1)

= (2 - 1) (3 - 1)

= 1 × 2

= 2



At 5% level of significance and degree of freedom 2, table value is 5.991.

The calculated value is greater than table value, we reject null hypothesis and accept alternative hypothesis.

Therefore: There is a significant relationship between financial literacy and gender.

## CONCLUSION

Financial literacy is a way by which individuals can enhance their understanding of the financial concepts, markets, and products to take effective action to improve overall well-being. It lays the foundation for decision making under uncertainty. Peoples therefore need to be equipped to operate aimed an ever present uncertain and complex economic environment.

The study focused on level of financial literacy among school teachers. Teachers having financial literacy and managing personal finance properly, they can become a role model to their students and help them to develop as fiscally and socially responsible citizens. Unfortunately, the level of financial literacy among the school teachers is not satisfactory.

In summary, the overall results show that the financial literacy level of school teachers in Kozhikode district is poor. The hypothesis test revealed that there is a significant relationship between financial literacy and gender. Female respondents' financial literacy level is less than the financial literacy level of male respondents. This level of literacy cannot accelerate the pace of financial inclusion and will hamper the rural transformation. There is an immediate action needed to create awareness among the citizens, especially among school teachers regarding digital finance services.

## SCOPE FOR FURTHER STUDY

Generally, the research on financial literacy has wider scope. But this study conducted among school teachers in Kozhikode district. Therefore, there is a scope for a study on financial literacy among other than school teachers or among whole people.

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# A STUDY ON FINANCIAL PERFORMANCE ANALYSIS OF CEAT TYRE IN INDIA

**Dr. S.KUMAR**
ASSISTANT PROFESSOR OF BUSINESS ADMINISTRATION
JAMAL MOHAMMED COLLEGE, TRICHY.
(AFFILIATED TO BHARATHIDASAN UNIVERSITY, TIRUCHIRAPPALLI, TAMILNADU, INDIA)
mbakumar81@gmail.com9486495426

## ABSTRACT

Indian tyre industry has witnessed a fair amount of expertise and versatility to absorb, adapt and modify international technology to suitable Indian conditions. This is reflected in the swift technology progression from cotton carcass to high-performance radial tyres in a span of four decades. Globalization has led to the linking of the economies of all the nations and therefore major Indian players in the tyre industry are pursuing global strategies to enhance their competitive markets in world. The Indian tyre industry has to grapple with raw material price volatility, rupee appreciation and imports. In recent initiatives by the government to facilitate the growth of the sector include no WTO bound rates for Tyres and Tubes, no restrictions on the import of all raw materials are required for manufacturing tyre except carbon black, which has been placed in the list is restricted for increasing thrust on development of road infrastructure.

## INTRODUCTION

The Indian Tyre Industry can be world competitive on a level playing field robust growth in the economic activity. In some other sectors of the economy as well as in the surface Transport sector and renewed thrust in the infrastructural spends continued to be growth drivers for the Tyre Industry. The completion of Golden Quadri- lateral and North- South and East-West corridor projects will further boost the Automobile sector. This augurs well for the Indian tyre industry. While continue demand to be buoyant, rising cost incurred in general and petro-based raw materials in particular is a subject matter of concern. In current year, the Tyre Industry faced pressure on margins on account of imbalances in the cost increases and tyre prices.

The tyre manufacturing system in Indian industry has been traditionally varied in labour intensive. The automation of manufacturing processes has increased gradually, size of workforce, slashed the size of the industry to a considerable degree and has effected a change in its composition. The degree of automation has been greater in the area of radial technology, while cross ply technology is still labour intensive. The industry has been

resorting to automation in order to solve problems related to labour unionization and indiscipline in the sector. The industries provided the increasing drive towards the automation of the manufacturing facilities with high quality and uniformity of the final product. It is usually cannot be guaranteed usually with a labour intensive process.

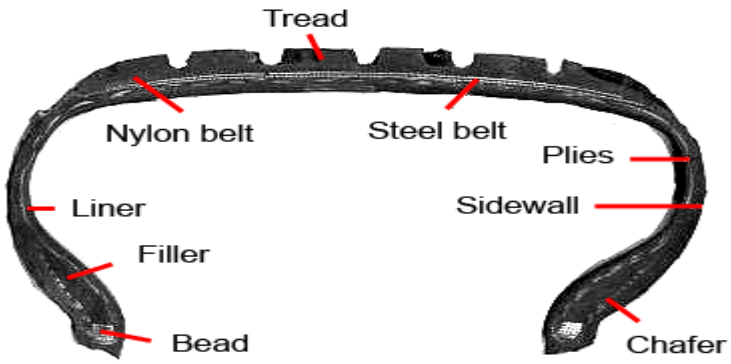


**HISTORICAL DEVELOPMENT OF TYRE**

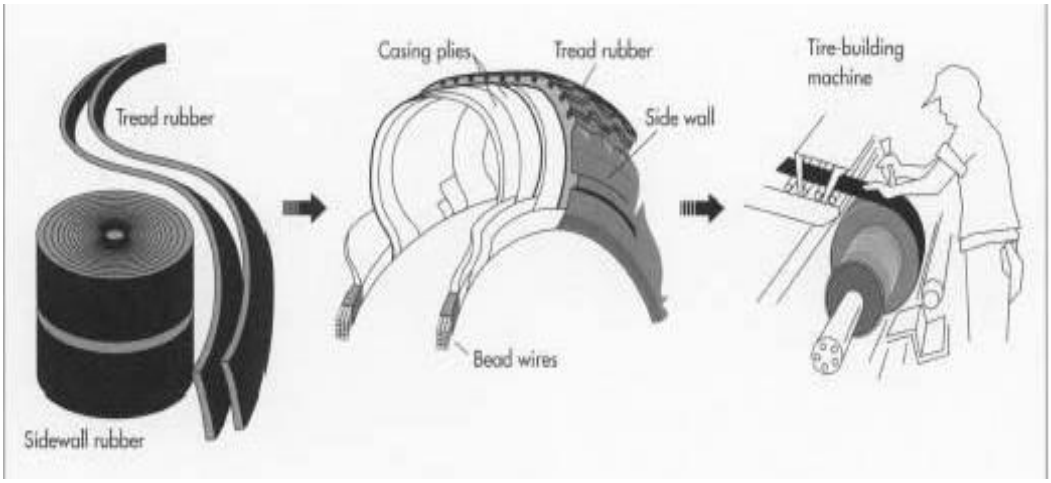
In mid 1888 that John Boyd Dunlop, unbeknownst to him, reinvented the pneumatic tyre whilst trying to improve his son's bike. Dunlop's tyre, like Thomson's, didn't seem to sell at first - until a bike race in Belfast was won by a rider using his tyres. In spite of victory, people began to take notice of the pneumatic tyre. In mid 1895 the pneumatic tyre was first used on automobiles, by Andre and Eduard Michelin. It is also around this time that legislation was put into effect that discouraged the use of solid rubber tyres. In all over the world companies sprang up to meet the new demand for the tyres.

**3 TYRE MANUFACTURING PROCESS**

A tyre is produced by multiple layers of specially formulated raw material (rubber) around a metal drum in a tyre-forming machine. The different parts of the tyre are carried to the forming machine, where a skilled assembler cuts and positions the strips to form the different parts of the tyre.




The tire is an assembly of numerous components that are built up on a drum here after cured in a press under heat and pressure. Heat facilitates of a polymerization reactions that cross link rubber monomers to create long elastic.




The first step in the tyre manufacturing process is the mixing of raw materials to form the rubber compound. Railcars deliver large quantities of natural and synthetic rubber, carbon black, sulphur, and other chemicals and oils, all of which are stored until needed.

**SOURCES OF DATA**

The secondary source of data is collected from the published annual reports of the select tyre industry and also from PROWESS which is the most reliable and empowered corporate data base of CMIE.

1.16 SAMPLE **SIZE**

The study is exploratory in nature attempting to evaluate the financial performance of Ceat tyre industry in India.

**STATISTICAL TOOLS USED**

The following tools are used for in analyzing the data of selected tyre companies.

**ONE-WAY ANOVA**

ANOVA is a statistical technique for determining the degree of difference or similarity between two or more groups of data. This test is also comparison between two or more means which enables a researcher to draw various results and predictions about two or more sets of data. ANOVA test also includes one-way ANOVA, two-way ANOVA or

multiple ANOVA depending upon the type and different arrangement of the data. One-way ANOVA has the following test statistics.

F= MST/MSE

Where F= Anova Co-efficient



MST= Mean sum of squares due to treatment

MSE Mean sum of squares due to error

The ANOVA tests are the null hypothesis that samples in two or more groups are drawn from populations with the same mean values. To do this, two are more estimates are made of the population variance. The ANOVA produces an F-statistic, the ratio of the variance calculated among the means to the variance within the selected samples. If the group means are drawn from several populations with the same mean value, the variance between the group means should be lower than the variance of the samples, following the central limit theorem. A higher ratio statement therefore implies that the samples were drawn from populations with different mean values.

**Table 4.1 Current Assets Turnover Ratio of CEAT Tyre Manufacturing Limited**

**(₹ In Crs.)**

| Year | Revenue (Rs) | Current Assets (Rs) | Current Assets Turnover Ratio (in times) |
|---|---|---|---|
| **2008-09** | 2,858.98 | 581.61 | 4.92 |
| **2009-10** | 2,858.98 | 818.35 | 3.49 |
| **2010-11** | 3,601.76 | 1,096.06 | 3.29 |
| **2011-12** | 4,617.87 | 1,225.64 | 3.77 |
| **2012-13** | 5,009.00 | 1,248.54 | 4.01 |
| **2013-14** | 5,507.77 | 1,537.08 | 3.58 |
| **2014-15** | 5,754.77 | 1,373.54 | 4.19 |
| **2015-16** | 5,447.18 | 1,221.35 | 4.46 |
| **2016-17** | 5,722.34 | 1,532.96 | 3.73 |
| **2017-18** | 6,161.93 | 1,540.12 | 4.00 |
| **Mean** | **4,754.06** | **1,217.53** | |
| **SD** | **1164.63** | **301.59** | |
| **CV** | **326757.42** | | |
| **CAGR** | **8.91** | **11.43** | |

Source: Computed from Annual Report of CEAT.

It is observed from the table 4.22 that the net revenue generated by the company shows increasing trend and it ranges from Rs. 2858.98 to Rs. 6161.93. The mean value of net revenue is Rs. 4754.06 and the standard deviation is 1164.63.

The current assets of the CEAT tyre manufacturing company range from Rs. 581.61 to Rs. 1540.12 and the current assets position of the company shows increasing in trend. The mean value of the current assets of the CEAT tyre manufacturing company is Rs.1217.53 and standard deviation of 301.59. The covariance between the revenue and current assets of the CEAT tyre manufacturing company is positive and the value shows as 326757.42.

The Compound Annual Growth Rate of the revenue is 8.91 percent and current assets showed as 11.43 percent. The current assets turnover ratio of the CEAT tyre manufacturing company shows fluctuating in trend.

The lowest current assets turnover ratio recorded in the year 2010-11 as 3.29 percent and highest current assets turnover ratio recorded in the year 2008-09 as 4.92 percent.

**Table 2 Fixed Assets Ratio of CEAT Tyre Manufacturing Company Limited**

**(₹ In Crs.)**

| Year | Fixed Assets (Rs) | Long-Term Funds (Rs) | Fixed Assets Ratio (in proportion) |
|---|---|---|---|
| **2008-09** | 770.71 | 461.13 | 1.67 |
| **2009-10** | 768.93 | 429.37 | 1.79 |
| **2010-11** | 1,361.09 | 903.84 | 1.51 |
| **2011-12** | 1,524.06 | 1,070.81 | 1.42 |
| **2012-13** | 1,502.93 | 803.83 | 1.87 |
| **2013-14** | 1,474.21 | 997.27 | 1.48 |
| **2014-15** | 1,481.29 | 611.16 | 2.42 |
| **2015-16** | 1,962.55 | 611.88 | 3.21 |
| **2016-17** | 2,408.87 | 761.50 | 3.16 |
| **2017-18** | 2,475.25 | 415.94 | 5.95 |
| **Mean** | **1,572.99** | **706.67** | |
| **SD** | **550.01** | **225.43** | |
| **CV** | **8019.66** | | |
| **CAGR** | **13.84** | **-1.14** | |

Source: Computed from Annual Report of CEAT.

It is observed from the table 5.2 that the fixed asset of the CEAT tyre manufacturing company is ranging from Rs. 768.93 to Rs. 2475.25.

During the study period the fixed assets of the company shows increasing in trend with slight fluctuation. The mean value of fixed assets of the CEAT tyre manufacturing company is Rs. 1572.99 and the standard is 550.01.

The long-term fund of the CEAT tyre manufacturing company is ranging from Rs. 415.94 to Rs. 1070.81 and it shows fluctuating in trend during the study period. The mean value of the long-term fund of the CEAT tyre manufacturing company is Rs.706.67 and standard deviation is 225.43. The covariance between the fixed assets and long-term funds of the CEAT tyre manufacturing company is positive and the value showed as 8019.66.

The Compound Annual Growth Rate of fixed assets of the CEAT tyre manufacturing is 13.84 percent and the CAGR of the long-term fund is -1.14 percent. The fixed assets ratio of the company shows increasing and slight fluctuation in trend during the study period.

The highest fixed asset ratio recorded in the year 2017-18 as 5.95 percent and the lowest percentage recorded in the year 2011-12 as 1.42.

**Table 3 Fixed Assets Ratio of Sampled Tyre manufacturing Companies**

**(In percentage)**

| Year | Apollo | CEAT | JK | MRF |
|---|---|---|---|---|
| **2008-09** | 2.00 | 1.67 | 1.42 | 5.71 |
| **2009-10** | 1.91 | 1.79 | 1.91 | 2.97 |
| **2010-11** | 2.24 | 1.51 | 1.97 | 1.56 |
| **2011-12** | 2.02 | 1.42 | 1.59 | 1.46 |
| **2012-13** | 1.97 | 1.87 | 1.51 | 1.45 |
| **2013-14** | 3.23 | 1.48 | 1.50 | 1.52 |
| **2014-15** | 4.54 | 2.42 | 1.58 | - |
| **2015-16** | 3.75 | 3.21 | 1.56 | 2.83 |
| **2016-17** | 2.66 | 3.16 | 1.37 | 3.33 |
| **2017-18** | 2.31 | 5.95 | 1.62 | 3.33 |

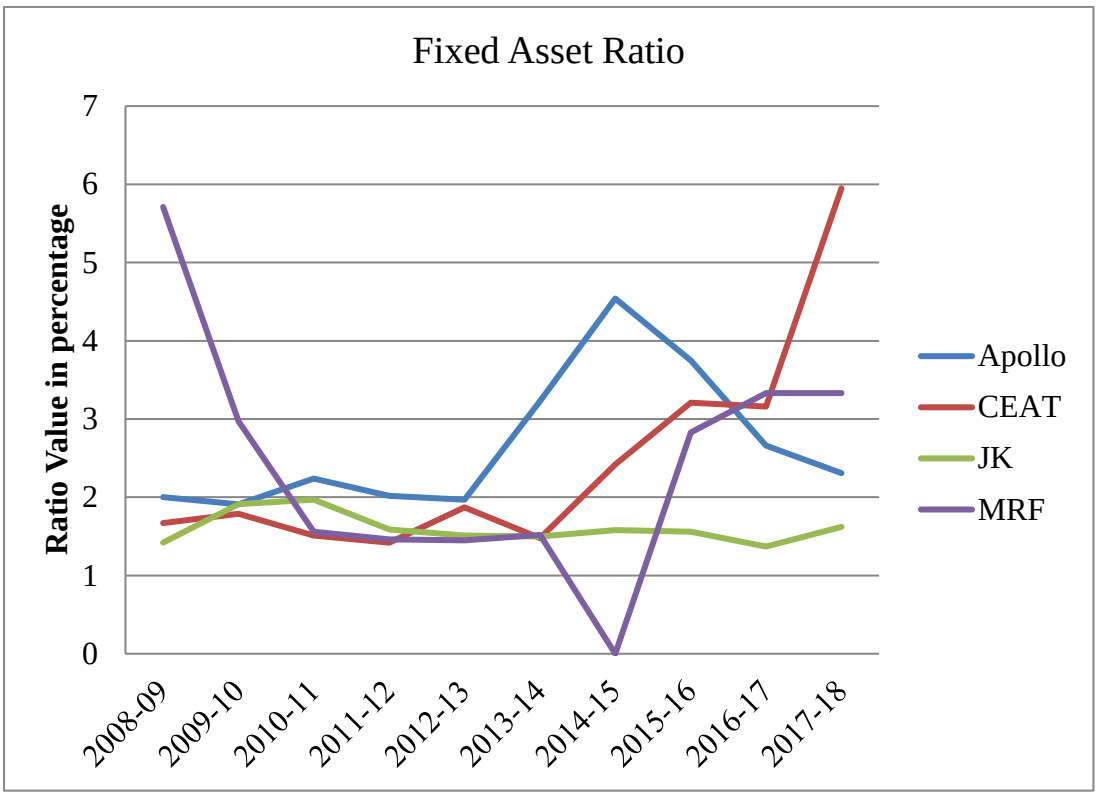
Source: Computed from Annual Report of the Companies.

The fixed assets ratio of the all sampled tyre manufacturing company is showed fluctuating in trend during the study period. The highest fixed asset ratio of Apollo recorded in the year 2014-15 as 4.54 percent and the lowest percentage recorded in the year 2009-10 as 1.91. The highest fixed asset ratio of CEAT recorded in the year 2017-18 as 5.95 percent and

the lowest percentage recorded in the year 2011-12 as 1.42. The highest fixed asset ratio of JK recorded in the year 2010-11 as 1.97 percent and the lowest percentage recorded in the year 2016-17 as 1.37. The highest fixed asset ratio of MRF recorded in the year 2008-09 as 5.71 percent and the lowest percentage recorded in the year 2012-13 as 1.45.



The following pictorial diagram shows the detailed picture about the fixed assets ratio of sampled tyre manufacturing companies chosen to the present study.




**Findings**

1. The operating profit of the CEAT tyre manufacturing company is ranging from Rs. 392.05 to Rs. 1765.47 and the company operating profit shows slight fluctuation in trend. The CAGR of the CEAT tyre manufacturing company shows as 17.30 percent and 8.91 percent for the net revenue.
2. The operating expenses of the CEAT tyre manufacturing company is ranging from Rs. 2466.93 to Rs. 4514.23 and the company operating expenses shows increasing in trend. The CAGR of the CEAT tyre manufacturing company shows as 6.94 percent and 8.91 percent for the net revenue of the CEAT tyre manufacturing company.
3. The gross profit of the CEAT tyre manufacturing company ranges from Rs. 675.15 to Rs. 2356.33 and the company gross profit shows increasing in trend.
4. The earnings before interest and tax of the CEAT tyre manufacturing company are ranging from Rs. 143.95 to Rs. 681.77. The value of EBIT shows fluctuating in trend during the study period.
5. The current ratio of the CEAT tyre manufacturing company range from Rs. 581.61 to Rs. 1540.12 and the current assets position of the company shows increasing in trend. The current liabilities of

the CEAT tyre manufacturing company ranges from Rs. 719.57 to Rs. 1817.73 and it shows increasing in trend with slight fluctuations.

## SUGGESTIONS



1. CEAT ltd to reduce and concentrate the cost of goods sold.
2. On the basis of findings, to reduce the administrative expenses and selling expenses of select tyre manufacturing companies. The selected tyre manufacturing companies faces different problems to reduce both expenses. At present, the companies take several activities to reduce the expenses.
3. In the present study, the select tyre manufacturing company reduces the finance cost. Finance cost is the total expenses associated with securing finance for a business arrangement. Like finance cost may be excluded operating expenses for ongoing operation, but may be included in Bank charges and Auditor fees. so, the select companies handle properly to the finance cost. Since, the operating cost reduced the companies make highest margin of profit.

## CONCLUSION

The tyre industry has been playing vital role in contributing industrial manufacturing. The major factors affecting the performance of the tyre industry are the fluctuation in fuel prices, natural rubber prices and import duty on rubber. The permanent reduction in rubber import duties is required to ensure long term health of the Indian tyre industry as price volatility of key raw materials could return and clearly.

India is one of the largest tyre manufacturing companies in the world. The tyre industry is a vital part of the economy, by providing to more than million people, directly and indirectly. Appropriate analysis of financial efficiency help the firms to increase the earning capacity and retained earning process by various revenue ratios.

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# A STUDY ON INVESTMENT BEHAVIOUR OF PRIVATE BANK EMPLOYEES



**Dr. S. MOHAMED MOHIDEEN**

ASSISTANT PROFESSOR OF BUSINESS ADMINISTRATION
JAMAL MOHAMMED COLLEGE (AUTONOMOUS), TRICHY.
(AFFILIATED TO BHARATHIDASAN UNIVERSITY, TIRUCHIRAPPALLI, TAMILNADU, INDIA)

## ABSTRACT

The study was made with a sample of several private bank employees in Trichy district, through a structured questionnaire using the statistical tools such as measures of regression analysis, analysis of variance. The results of multivariate analysis revealed that there is no significant difference between expected return satisfaction and Investment evaluation decision. Anova also revealed that there is no significant difference between expected return and the level of satisfaction of the respondents

**Key Words:**, Satisfaction level, Expectation, Investment behaviour Investment behaviour, Investor Information and Investment Avenues Trichy

## Introduction

A study on behaviour and level of Satisfaction assumes a greater significance in the formulation of policies for the development and regulation of savings in general and protection and promotion of small and household investors in particular. Some of these investment avenues offer attractive returns but with high risks and some offer lower returns with very low risks.

## Literature Review

**Ishwarya P (2014)** had undertook a study the behaviour and satisfaction level of investors towards various investment alternatives available for the salaried class employees in the city of Mangalore. The study was conducted with an objective to ascertain the behaviour of salaried class employees and to measure the satisfaction level of salaried class employees towards available investment avenues. The researcher has taken an sample of 100 respondents using convenient sampling technique. It was concluded that that most of the respondents expressed their views positively towards investment activities. Majority of the

respondents are not only less aware about the investment avenues but also they are less satisfied about their investment in marketable securities.

**Vinoth R & Rajkumar R (2013)** has undertaken a study titled, "Investors satisfaction, expectations and practical problems on mutual fund investments – An investigation study with special reference to Coimbatore City", with an objective to study the priority of investments over mutual funds by the investors, to study the practical problem of mutual fund and to study the expectation of mutual fund investors. The study was carried out with a sample of 150 respondents through a structured questionnaire using convenient sampling technique. It was concluded that high returns was the top priority while ranking the decision making factors. The respondents also felt that the mutual funds have not offered the expected returns for their investment. It was also concluded in the research that majority of the respondents were satisfied on the service of agents of mutual fund organizations. It was also concluded that personal factors of the respondents have no significant influence on the source of awareness of mutual funds and type of business, whereas the personal factors have significant influence on the type of scheme.

**Umamaheswari S & Ashok Kumar M (2014),** had carried out a study titled, "A special study on Coimbatore based salaried investors awareness, attitude, expectation and satisfaction over their investments" with an objective to explore the investment attitude of the investors to perceive their level of satisfaction about their investment policies, to observe the motivating factors for their investment policies with a special reference to expected rate of return on their investment besides exhibiting the investors decision making in opting for the investment policies. The research was carried out with structured questionnaire and a sample of 1000 respondents. It was concluded in the research that relative portion between the demographic factors and the satisfaction level of salaried class investors about their investment policies. It was also proved that the rate of return of salaried class of investors on their investment policies is necessarily influenced by their demographic constituents.

**De clercq B, J.M.P.Venter & C.J.van Aardt (2012)** undertook a study titled, "An analysis of the inter-relationship between savings product usage and satisfaction using a SERVQUAL framework" with a sample of 700 respondents in South Africa with an objective to study the relationship between usage and satisfaction levels attributed to various saving products. The researcher conducted correlation and regression analysis to ascertain the level of usage relating to financial products with the level of satisfaction

ascribed to the products. It was concluded that very high positive correlation coefficients indicates strong relationship between the variables. Higher the usage and higher satisfaction with respect to saving products. It is also concluded that the importance of financial product providers continuously strive to improve satisfaction levels among savers so that higher usage levels can been courage, and to increase the savings base with diverse products so as to give more returns to savers over the medium to long term, cannot be over-emphasized.

**Objective of the study**

From the above literature review, it can be understood that the studies in respect of the level of satisfaction with reference to bank employees were not made earlier. Hence an attempt has been made to analyse the satisfaction level of the banking professionals with the following objectives.

- To analyse the mean, standard deviation, of the selected demographic variables
- To analyse the variance between investment and level of satisfaction
- To analyse the expectation and level of satisfaction and investment evaluation decision

**Hypothesis**

H0: There is no significant influence on demographic factors on investment.

H0: There are no significant difference between expectation, satisfaction and Investment Decision

**Research Methodology**

The research methodology depicts the flow of the research process and serves as guidance for the research to carry out the research study. It comprises of data source, sample size, sampling techniques and tools of analysis. In this study, the analyst has utilized the essential information acquired from 100 respondents working in banking part.

**Statement of the problem**

The development of any economy depends on healthy savings and proper allocation of capital for the developmental activities of any country. The avenues of investment and the investors' opinion based on their preferences vary from person to person. Liquidity and safety play a major role in the investment decision; tax exemption and other factors are also taken into consideration. Apart from the above factors, there are demographic factors which influence the decision on investment. This article discusses the factors which affect the investment behavior of individuals in the city of Trichy.

**Data Analysis and Interpretation**

Primary data was collected through questionnaire comprising of various parameters from the respondents. The information generated through the survey is being reported through the tabulation of categorical variables and the results are discussed below.



**Table I**

**Descriptive statistics**

| Particulars | N<br>Statistic | Mean<br>Statistic | Standard Deviation<br>Statistic |
|---|---|---|---|
| Age | 100 | 1.26 | 0.972 |
| Gender | 100 | 1.40 | 0.502 |
| Marital Status | 100 | 2.85 | 0.430 |
| Qualification | 100 | 2.08 | 0.779 |
| Annual Income | 100 | 3.13 | 0.959 |
| Percentage of Savings | 100 | 2.10 | 1.119 |
| Annual Investment | 100 | 4.34 | 0.783 |
| Awareness | 100 | 2.48 | 0.617 |
| Grade of Employment | 100 | 2.72 | 0.7 30 |
| N | 100 | | |

Show that the mean, mode and median differences are very high. Mean value of Age is 2.72 and it shows that the majority respondent belongs to the age group between 31 and 40. 17.6% of respondents belong to less than 30 years, 48.8% of respondents belong to 31-40, and 23.2% of respondent belongs to 41-50 and the rest 10.4% belong to above 50 years. Gender shows that 80% of the respondents were male and the rest belongs to women.

The mean value of marital status is 2.85 and shows that majority of the respondents were unmarried (84.8%). The mean value of educational qualification is 2.08 and showed that 27.2% of the respondents were graduates, 37.6% of the respondents were post graduate and 35.2% of the respondents were professionals.

The mean value of annual income shows that 2.13, which shows that 25.6% of the respondents earning less than five lakhs, 48% of the respondents earnings between 5-10 lakhs, 16.8% of the respondents earnings between 10-15 lakhs. 7.2% of the respondents'

earnings between 15-20 lakhs and the rest 2.4% belong to above 20 lakhs per annum. The mean value of percentage of savings is 2.10 which shows that 36% of the respondents percentage of savings is less than 10 percent, 29.6% of the respondents percentage of savings is between 10-15 percent, 23.2% of the respondents percentage of savings is between 15-20 percent and the rest 11.2% of the respondents percentage of savings above 20 percent of their earnings.

**Table 2 ANOVA**

| | Sum of Squares | df | | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| Regression | 13.754 | 5 | | 3.173 | 15.783 | 0.000[a] |
| Residual | 31.136 | 95 | | 0.156 | | |
| Total | 48.712 | 100 | | | | |

- **Predictors:** Level of satisfaction, Return expected, Annual Income, Educational Qualification, Percentage of Savings
- **Dependent Variable:** Annual Investment

**Table 3 Return expected and level of satisfaction**

**ANOVA (Return expected-Level of Satisfaction)**

| | Sum of Squares | Df | Mean Square | F | Sig. |
|---|---|---|---|---|---|
| Between Groups | 0.195 | 4 | 0.399 | 0.566 | 0.534 |
| Within Groups | 25.513 | 96 | 0.255 | | |
| Total | 43.908 | 100 | | | |

**Null Hypothesis:** There is no significant difference between its expected return and the level of satisfaction of the respondents.

**Interpretation:** Based on the result generated by SPSS, the significant value is 0.566 and it is greater than 0.05. Hence the null hypothesis is accepted since there is no significant difference between the levels of satisfaction of respondents with respect to their expected return. Expected returns from investment not influence the satisfaction level of the respondents.

**Findings**

- Majority of the respondents are in the age group of 31 – 40 and more than 65% of the respondents are males.
- 48% of the respondents are in the income group of Rs.5-10 Lakhs and more than 50% of the respondents are fully aware of the investment.
- Annual Income and Percentage of savings influencing the amount of annual investment
- No significant difference between its expected return and the level of satisfaction of the respondents.
- There is no significant difference between Expected return - satisfaction versus investment evaluation decision under safety principal and liquidity.

**Conclusion**

A study may be conducted exclusively for other sector of employees with a perspective to help and promote the investors. Also research may be pursued to help the middle income group in making best investments clubbed with higher return and satisfaction to the investors. Investment procedures must be simple and clear to attract more investors.

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# A COMPARATIVE STUDY ON CUSTOMER SATISFACTION TOWARDS ONLINE SHOPIING AND OFFLINE SHOPPING IN KOZHIKODE DISTRICT, KERALA



**Dr. E. MUBARAK ALI**
HEAD &ASSOCIATE PROFESSOR
PG & RESEARCH DEPARTMENT OF COMMERCE
JAMAL MOHAMMED COLLEGE (AUTONOMOUS), TRICHY.
*(AFFILIATED TO BHARATHIDASAN UNIVERSITY, TIRUCHIRAPPALLI, TAMILNADU, INDIA)*
mubarakali.jmc@gmail.com

**Mr. M. MUNEER NOCHAD**
M.PHIL. (FT) RESEARCH SCHOLAR IN COMMERCE
JAMAL MOHAMMED COLLEGE (AUTONOMOUS), TRICHY.
*(AFFILIATED TO BHARATHIDASAN UNIVERSITY, TIRUCHIRAPPALLI, TAMILNADU, INDIA)*
muneernochad786@gmail.com+91 9645889559

**ABSTRACT**

This study attempts to analyse the customer satisfaction of online satisfaction and offline shopping or Traditional shopping. In traditional shopping, especially in departmental stores most of the unsatisfied customers do not complaint, they just go shopping somewhere else. The number of strictly online stores will only continue to grow because of the growing popularity in online shopping and buying. In this study using different socio – economic variables. The outcomes of the study suggest that the better understanding of customer satisfaction.

**KEYWORDS:** Online shopping, Offline shopping, Customer satisfaction

## INTRODUCTION

Online shopping is a form of electronic commerce which allows consumers to directly buy goods or services from a seller over the Internet using a web browser or a papionine shopping allows people to shop anytime, anywhere, and of course with no boundaries between countries. Buyers find a product of interest by visiting the website of the retailer directly or by searching among alternative vendors using a shopping search engine, which displays the same product's availability and pricing at different e-retailers. Online shopping popularized of its speed and the efficiency with which it can be done. It is the large part of electronic commerce.

Offline shopping or Traditional shopping is the process of purchasing and selling products or services physically person's personal interaction with a sales person is required for the product under

consideration intention to shop. Traditional shopping is possible to feel, touch, smell or try the product. It enables the shopper to meticulously check out an item.

**STATEMENT OF THE PROBLEM**



In traditional shopping, especially in departmental stores most of the unsatisfied customers do not complaint, they just go shopping somewhere else. The number of strictly online stores will only continue to grow because of the growing popularity in online shopping and buying.Online Shopping are trouble, They are facing stiff competition from other format and have to bring in more innovations to satisfy the customers and remain them. A survey has been conducted to find out how for the product and other service components offered by different stores influence and satisfy the customer.

**REVIEW OF LITERATURE**

**Kim and Park (2005)** using U.S. samples suggests that their positive attitudes as well as willingness to search for pre-purchase information leads to a strong likelihood that they will buy online. Online shoppers, are required to have computer skills in order to use the Internet for shopping. Hence, those who are not comfortable with using the computer, will likely do their shopping at the traditional store, modern shop, or discount store (Monsuwe, 2004) because it will be faster shopping there than in the Internet shop.

**Goldsmithand Flynn (2004)** state that the home catalogue is another traditional selling channel where people can shop athames because of the varieties of products offered in the catalos. They can order through the phone or by mail. It is convenient except that they are not able to touch and feel products before purchasing Sultan and Henrichs (2000) in his study concluded that the consumer's willingness to and preference for adopting the Internet as his or her shopping medium was also positively related to income, household size, and innovativeness.

**Vijay, Sai. T. &Balaji, M.S. (May 2009)** revealed that Consumers, all over the world, are increasingly shifting from the crowded stores to the one-click online shopping format. However, in spite of the convenience offered, online shopping is far from being the most preferred form of shopping in India. A survey among 150 internet users, including both users and non-users of online shopping, was carried out to understand why some purchase online while others do not. The results suggested that convenience and saving of time drive Indian consumers to shop online; while security and privacy concerns dissuade them from doing so.

**Rashant Singh (2014)** in his study on Consumer's Buying Behaviour Towards Online Shopping, The main aim of study was to examine and analyze the consumer's buying behavior pattern towards

online shopping in Lucknow. The research is based on both primary data and secondary data. The total sample sizes of 40 were collected through questionnaire by using convenient sampling method, the outcome of the study is most number of users are happy on online shopping and mainly interested in buying online apparels.



## OBJECTIVES OF THE STUDY

- To analysis the satisfaction level of buyer towards online shopping and offline shopping in Kozhikode district.
- To identify the advantages of online shopping and offline shopping.
- To find out the socio-economic profile of buyers.
- To identify the factors that influence buyers to prefer online shopping and offline shopping.
- To examine the buyer's level of satisfaction towards product and services by online shopping and offline shopping.

## SCOPE OF THE STUDY

The study has been made to find out the buyer satisfaction towards online shopping and offline shopping with special reference to Kozhikode district – Kerala. The study also gives information about buyer's level of satisfaction towards product and services by online shopping and offline shopping.

## RESEARCH METHODOLOGY

The study is based on the survey method. Both primary and Secondary data are collected for the purpose of this study. Primary data collected through questionnaire. Secondary data was collected from journals, books, magazines and websites. By using sampling method 150 respondents are selected in Kozhikode district - Kerala. For analysing the data tool such as Percentage Analysis.

**Table 1.1: Gender Distribution of the Respondents**

| Gender | No.of Respondents | Percentage |
|---|---|---|
| Male | 111 | 74 |
| Female | 39 | 26 |
| **Total** | **150** | **100** |

Most of the respondents covered under the study are male respondents.

**Table 1.2 : Age Distribution of the Respondents**

| Age | No.of Respondents | Percentage |
|---|---|---|

| | | |
|---|---|---|
| Below 25 | 84 | 56 |
| 25-35 | 48 | 32 |
| 35-45 | 12 | 8 |
| Above 45 | 6 | 4 |
| **Total** | **150** | **100** |

Most of the respondents are age below 25.

**Table 1.3 : Educational Status of the Respondents**

| Education | No.Of Respondents | Percentage |
|---|---|---|
| HSE | 6 | 4 |
| UG Degree | 68 | 45 |
| PG Degree | 25 | 17 |
| Professional | 51 | 34 |
| **Total** | **150** | **100** |

Most of the respondents are under graduate.

**Table 1.4 : Marital Status of the Respondents**

| Marital Status | No.of Respondents | Percentage |
|---|---|---|
| Married | 40 | 27 |
| Unmarried | 110 | 73 |
| **Total** | **250** | **100** |

Most of the respondents unmarried.

**Table 1.5 : Occupation of the Respondents**

| Occupation | No.of Respondents | Percentage |
|---|---|---|
| Employee | 86 | 57 |
| Business | 18 | 12 |
| Agriculturist | 6 | 4 |
| Professional | 42 | 27 |
| **Total** | **250** | **100** |

Most of the respondents are employees.

**Table 1.6 : Monthly Income of the Respondents**

| Monthly Income | No. of Respondents | Percentage |
|---|---|---|
| Less than ₹ 15,000 | 8 | 5 |
| ₹ 15,000 – ₹ 20,000 | 98 | 66 |

| | | |
|---|---|---|
| ₹ 20,000 – ₹ 25,000 | 29 | 19 |
| More than ₹ 25,000 | 15 | 10 |
| **Total** | **150** | **100** |

Most of the respondents are Income between ₹ 15,000 – ₹ 20,000.



**EFFECT OF GENDER**

**Table 2.1 :Gender and Satisfaction of Customer Service.**

| Gender | Satisfied | Highly Satisfied | Neutral | Not Satisfied | Total |
|---|---|---|---|---|---|
| Male | 14 | 77 | 8 | 12 | **111** |
| Female | 24 | 12 | 1 | 2 | **39** |
| **Total** | **38(25.3%)** | **89 (59.3%)** | **9(6%)** | **14(9.4%)** | **150** |

The gender and satisfaction of customer service are dependent variable.

**EFFECT OF AGE**

**Table 2.2 : Age and Satisfaction of Customer Service.**

| Age | Satisfied | Highly Satisfied | Neutral | Not Satisfied | Total |
|---|---|---|---|---|---|
| Below 25 | 44 | 19 | 14 | 7 | **84** |
| 25-35 | 18 | 14 | 12 | 4 | **48** |
| 35-45 | 4 | 2 | 4 | 2 | **12** |
| 45 Above | 2 | 1 | 2 | 1 | **6** |
| **Total** | **68(45.3%)** | **36 (24%)** | **32(21.3%)** | **14(9.4%)** | **150** |

The age and satisfaction of customer service are independent variable.

**EFFECT OF EDUCATIONAL QUALIFICATION**

**Table 2.3 : Educational Qualification and Satisfaction of Customer Service.**

| Educational Qualification | Satisfied | Highly Satisfied | Neutral | Not Satisfied | Total |
|---|---|---|---|---|---|
| HSE | 2 | 2 | 1 | 1 | **6** |
| UG Degree | 32 | 17 | 13 | 6 | **68** |
| PG Degree | 9 | 7 | 6 | 3 | **25** |
| Professional | 26 | 10 | 11 | 4 | **51** |
| **Total** | **69 (46%)** | **36 (24%)** | **31 (20.7%)** | **14 (9.3%)** | **150** |

The education qualification and satisfaction of customer service are independent variable.

**EFFECT OF MONTHLY INCOME**

**Table 2.4 :Monthly Income and Satisfaction of Customer Service.**



| Monthly Income | Satisfied | Highly Satisfied | Neutral | Not Satisfied | Total |
|---|---|---|---|---|---|
| Less than₹ 15,000 | 2 | 1 | 2 | 3 | **8** |
| ₹ 15,000 – ₹ 20,000 | 13 | 53 | 24 | 8 | **98** |
| ₹ 20,000 – ₹ 25,000 | 5 | 9 | 12 | 3 | **29** |
| More than₹ 25,000 | 3 | 5 | 6 | 1 | **15** |
| **Total** | **23 (15.3%)** | **68 (45.3%)** | **44 (29.4%)** | **15 (10%)** | **150** |

The monthly income and satisfaction of customer service are dependent variable

**FINDINGS**

- Majority of male (70%) respondents are very high in traditional shopping.
- On the basis of testing age level of satisfaction of customer service in traditional shopping, there is no relationship between education age and level of satisfaction.
- When education qualification compared with level of satisfaction of customer service in traditional shopping, there is no relationship between education qualification and level of satisfaction.
- Majority respondents are unmarried.
- Most of the respondents are employees.
- When monthly income compared with level of satisfaction of customer service in online shopping , there is a relationship between monthly income and level of satisfaction.

**SUGGESTIONS**

- The online sellers provide sufficient information about online shopping to the online shoppers.
- Reduce the costs like traditional shopping.
- To provide secure e-commerce transaction system.
- To increase the credit facility in online shopping.
- Due to our time consume traditional shopping is neglected.

## CONCLUSION

On the basis of the finding of the present study the number of strictly online stores will only continue to grow because of the growing popularity in online shopping and buying. The reason behind this is due to an increasing number of shopping malls have now become more than just place to shop. Shopping malls provide various form of entertainment. It was found that online shopping is still a popular leisure activity. There is also the problem of laws in different countries. The smaller details of online shopping with have to be ironed out to before it even has a chance to eliminate real life shopping.

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# WORK LIFE BALANCE AND TURNOVER INTENTION OF WOMENEMPLOYEESFROMSELECTED BANKS IN TIRUCHIRAPPALLIDISTRICT



**A.MOHAMED SIRAJUDEEN**
Ph.D. RESEARCH SCHOLAR IN COMMERCE
JAMAL MOHAMED COLLEGE (AUTONOMOUS), TRICHY.
(AFFILIATED TO BHARATHIDASAN UNIVERSITY, TIRUCHIRAPPALLI, TAMILNADU, INDIA)

**Dr. M.SIRAJUDEEN**
ASSISTANT PROFESSOR& RESEARCH SUPERVISOR
P.G. & RESEARCH DEPARTMENT OF COMMERCE
JAMAL MOHAMED COLLEGE (AUTONOMOUS), TRICHY.
(AFFILIATED TO BHARATHIDASAN UNIVERSITY, TIRUCHIRAPPALLI, TAMILNADU, INDIA)

## ABSTRACT

The work-life balance between professional career and family/personal has become a more significant concern, especially among the Women empowerment is needed both in work and personal life. Women achieved better progress in every walk of life and made a mark where ever they are. But her role at home has remains the same. A study of this research covered the factors of work life balance such as family support, work support, work stress towards turnover intention by women employees working in selected banks in Tiruchirappalli. This research is an attempt to measure the level of turnover intention and work life balance and identify the most significant factor. A survey is conducted with 150women employees from the selected banks to perform quantitative analysis.
**Keywords:** Work Life Balance, Turnover intention, Work stress.

## 1. INTRODUCTION:

Human resource is the most influential factor for determining the competence and effectiveness of an organization due to the people who work in that organization as they only decide when, where and how to obtain the various resources and utilize it properly including human resources in the best interest of the organization. Hence the accomplishment and existence of an organization mostly determined by the excellence and competence of its human resources.

In the dynamic economic environment, Human Resource Management is assuming much greater position than ever before. Human resource is the prevalent strategic reserve as no other resource can be fully utilized to generate income and wealth of a nation without the active involvement of this resource. Women in this century is also equally good and very

competitive in both working and personal life. Therefore, at times, work-life balance between the professional career and family or personal have become a greater concern, especially among the women employees since they do have additional responsibilities towards family management and development. Hence achieving work-life balance is an ultimate focal point of the women's life today.

Work-life balance is defined as "the management of one's professional responsibilities and family responsibilities towards children, ageing parents, and disabled family member, or a partner/spouse effectively. One can have work-family balance, but may or may not have anything left for oneself, for one's community, for one's own personal growth and development, rest and relaxation" (Buddhapriya,2009).

Work-Life Balance (WLB) of women employee has become an important subject since the time has changed from men earning the family living. In today 's world, both men and women equally share the responsibility of earning for the betterment of their family life. Women in this century are equally good and incredibly competitive in both working and personal life. Therefore, at times, the work-life balance between professional career and family/personal has become a more significant concern, especially among the Women empowerment is needed both in work and personal life.

This paper is an initial attempt to explore the tough challenges faced by working women employees from selected banks in maintaining a balance between their personal and professional life. Factors such as work support, family support and work stress affecting the work-life balance of working women employees from banks have been studied in this paper.

## 2. LITERATURE REVIEW:

There have been numerous definitions about work life balance and following is a literature compilation of definitions from various authors.

**Kumari (2011)** in the paper titled "Impact of Stress on Work-life Balance of Women employees with reference to BPO and Education sectors in Bangalore "analysed the impact of work life balance of women employees in Education and BPO sectors conclusion is drawn that stress level between the women employees is different in different sectors.

**Yutaka Ueda (2012)** conducted a study to examine whether the comprehensiveness of work-life balance (WLB) programs influences employee satisfaction and whether this

relationship is moderated by employee income. The study reveals a significant positive effect of WLB programs offered on satisfaction with job, employer, and WLB among male employees. However, there was a significant effect of WLB programs only on satisfaction with employer among female employees. Further, some of these relationships are found to be moderated by annual employee income, such that the effects of WLB program comprehensiveness are greater for higher-income employees than for lower-income employees.

**Vijaya Mani (2013)** conducted a study on Work Life Balance and Women Professionals in Tamil Nadu and concluded that women professionals are faced with problems of mobility and slow promotions due to time constraints and family responsibilities. They also faced problems in relationships with male subordinates. The study shows that there is some change leading to emancipation of women as they are increasingly getting married by choice of partners than through arranged marriages and entering into inter-caste, inter-religious choices.

**Ashwini and Kumaraswamy (2014)** study dealt with work-life balance of the banking employees in order to determine the level of their Work Life Balance which is having very high importance on their total wellbeing and hence their productivity and entire business growth.

**Muthu, Mokanaet al.,(2015)**discussed a study regarding the influence of emotional, spiritual intelligence, organizational support job engagement and technology advancement on employees work-life balance. The findings showed that emotional intelligence, job engagement and organizational support were found positively and significantly related to work-life balance. Furthermore, both technology advancement and work overload were found negatively and significantly related to work-life balance. However the findings indicated that spiritual intelligence was not significantly related to work-life balance.

**Muhamad Khalil Omar et al., (2015)** in their study titled "Workload, Role conflict and work life balance among employees of an enforcement agency in Malaysia" examined the effects of workload and role conflict with work life balance among the employees. The output of the study revealed that work load act as one of the critical dominant factor which affects the work life balance followed by role conflict. The work load and role conflict

negatively correlated with work life balance. Higher the work load and role conflict felt employees were experiencing work life imbalance.

**Bhatia Y. and Srilatha. S (2015)** in the paper titled "Work-Life Balance and Gender Differences in Middle Level Managers in India" **, t**he results indicates that women are more affected than men due to work-family conflict because they traditionally spend more hours in household work than men. Women managers consistently report significantly higher job, family role conflict, which is accompanied by higher mental and physiological strains than men.

**Puteh, Fadilah&Arshad, Hidayati. (2015)** study showed that high number of turnover rate among employees signals a major weakness towards organizations achievement. This is due to the fact that employees are the key player to determine organizational performance and survival. This study attempts to determine the turnover intention among employees.

## 3. RESEARCH METHODOLOGY

The study is a collection of both primary and secondary data. A structured questionnaire is designed to measure their work–life balance among women bank employees in Tiruchirappalli. This questionnaire was distributed to 150 women employeesin Tiruchirappalli in the selected branches of public and private sector banks. The researcher adopted convenient sampling technique for collecting data from women bank employees.

### 3.1 Research Objectives:

1. To study the socio-economic status of women employees from the selected women bank employees in Tiruchirappalli.
2. To measure the level of work life balance factorsand turnover intention among the women employees
3. To test significance ofturnover intention and worklife balanceacross socio-economic variables of women employees
4. To identify the most influencing factor of work life balance among the women employees from the selected banks in Tiruchirappalli

### 3.2 Hypothesis Statements:

**Hypothesis 1:** There is a significant difference exist between turnover intention and work life balance and its factors across marital status.

**Hypothesis 2:** There is a significant difference exist between turnover intention and work life balance and its factors across monthly income

## 4. RESULTS AND DISCUSSION



Results and discussion are central steps in the research process. The aim of the analysis is to organize, classify and summarize the collected data so that they can be better comprehended and interpreted to give answers to the questions that triggered the research. Hypotheses were also tested based on the findings of the study, interpretations and conclusions were drawn.

**Table 4.1 Distribution of socio-economic status of the women employees from selected public sector banks in Tiruchirappalli**

| Description | Category | Frequency | Percentage |
|---|---|---|---|
| Marital status | Married | 105 | 70.0 |
| | Unmarried | 45 | 30.0 |
| | **Total** | **150** | **100.0** |
| Age (in years) | Below-25 | 24 | 16.0 |
| | 26 - 30 | 24 | 16.0 |
| | 31 - 35 | 48 | 32.0 |
| | 36 - 40 | 30 | 20.0 |
| | Above 40 | 24 | 16.0 |
| | **Total** | **150** | **100.0** |
| Educational qualification | Undergraduate | 57 | 38.0 |
| | Postgraduate | 39 | 26.0 |
| | Professional | 30 | 20.0 |
| | Others | 24 | 16.0 |
| | **Total** | **150** | **100.0** |
| Experience (in years) | Upto 5 | 48 | 32.0 |
| | 6 - 10 | 60 | 40.0 |
| | 11 - 15 | 24 | 16.0 |
| | Above 15 | 18 | 12.0 |
| | **Total** | **150** | **100.0** |
| Monthly income (in Rs.) | Below 25,000 | 48 | 32.0 |
| | 25001-50,000 | 66 | 44.0 |
| | Above50,000 | 36 | 24.0 |
| | **Total** | **150** | **100.0** |

Table 4.1 shows the distribution of socio-economic status of women bank employees in Tiruchirappalli district, it reveals that 70% of the women employees were married and 25.6% of them are unmarried, majority 32% of the employees are 31 to 35years age group,

38% of them were undergraduates, 40% of the employees have six to ten years of experience cadre and 44% of them earn Rs.25000 to Rs.50000 as their monthly income.



**Table 4.2 Levels of work life balance factors of women bank employees in Tiruchirappalli**

| Factors | Category | Frequency | Percentage |
|---|---|---|---|
| Work support | Low | 46 | 30.7 |
| | Moderate | 51 | 34.0 |
| | High | 53 | 35.3 |
| | **Total** | **150** | **100.0** |
| Family support | Low | 30 | 20.0 |
| | Moderate | 67 | 44.7 |
| | High | 53 | 35.3 |
| | **Total** | **150** | **100.0** |
| Work stress | Low | 46 | 30.7 |
| | Moderate | 44 | 29.3 |
| | High | 60 | 40.0 |
| | **Total** | **150** | **100.0** |

*Source : Survey data*

The level of factors of work-life balance has been classified into three categories, namely, low level, moderate level and high level for analytical purpose. While the score value of the respondent ≥ ( +SD) and the score values of the respondent ≤( +SD) have been classified as high level work-life balance and low level work-life balance respectively and the score values between ( +SD) and ( -SD) have been classified as medium level work-life balance. And SD is the arithmetic mean and standard deviation which are calculated from the Score values of 88 respondents. From the table 4.2, it is seen that, 30.7% of the women bank employees have low level, 34% of them have moderate level and 35.3% of them have high level of opinion on work support. 20% of the women bank employees have low level, 44.7% of them have moderate level and 53% of them have high level of opinion on family support. 30.7% of the women bank employees have low level, 29.3 of them have moderate level and 40% of them have high level of opinion on family support.

**Student's t-test on marital status of bank employees towards factors of work life balance and turnover intention**

**Null Hypothesis:** There is no significant mean difference across marital status towards factors of work life balance and turnover intention

**Alternative Hypothesis:** There is a significant mean difference across marital status towards factors of work life balance and turnover intention

**Table 4.3**
**Student's t-test for significant difference across marital status towards work life balance among bank employees**

| Factors of work life balance | Marital status | | | | t -value | p- value |
|---|---|---|---|---|---|---|
| | Married (n=105) | | Unmarried (n=45) | | | |
| | Mean | SD | Mean | SD | | |
| **Work support** | 15.25 | 3.90 | 16.60 | 3.51 | 2.001 | 0.047* |
| **Family support** | 16.96 | 3.35 | 17.22 | 2.88 | 0.454 | 0.024* |
| **Work stress** | 32.02 | 7.43 | 32.18 | 8.00 | 0.117 | 0.017* |
| **Work life balance** | 17.02 | 2.35 | 16.73 | 2.31 | 0.685 | 0.031* |
| **Turnover intention** | 19.38 | 4.78 | 20.13 | 4.77 | 0.884 | 0.040* |

**Significant at 5% level*

Table 4.3 on t-test reveals that, the two tail significance for the marital status indicates that $p<0.05$ and, therefore, is significant. It shows that there exists a significant mean difference among the bank employees on work support ($t = 2.001$, $p<0.05$), family support ($t = 0.454$, $p<0.05$), work stress ($t = 0.117$, $p<0.05$), work life balance ($t = 0.685$, $p<0.05$) and turnover intention($t = 0.884$, $p<0.05$).

**One-way ANOVA on monthly income of bank employees towards work life balance**

**Null Hypothesis:** There is no significant mean difference across monthly income towards work life balance

**Alternative Hypothesis:** There is a significant mean difference across monthly income towards work life balance

**Table 4.4**
**ANOVA for significant difference across monthly income towards work life balance among bank employees**

| ANOVA | | | | | | |
|---|---|---|---|---|---|---|
| | | Sum of Squares | do | Mean Square | F | Sig. |
| Work Support | Between Groups | 188.238 | 2 | 94.119 | 6.919 | .001* |
| | Within Groups | 1999.735 | 147 | 13.604 | | |
| | Total | 2187.973 | 149 | | | |
| Family Support | Between Groups | 36.251 | 2 | 18.125 | 1.782 | .172 |
| | Within Groups | 1495.509 | 147 | 10.174 | | |
| | Total | 1531.760 | 149 | | | |
| Work Stress | Between Groups | 22.962 | 2 | 11.481 | .198 | .021* |
| | Within Groups | 8534.371 | 147 | 58.057 | | |
| | Total | 8557.333 | 149 | | | |
| Work Life Balance | Between Groups | 13.505 | 2 | 6.753 | 1.241 | .029* |
| | Within Groups | 799.828 | 147 | 5.441 | | |
| | Total | 813.333 | 149 | | | |
| Turnover Intention | Between Groups | 7.329 | 2 | 3.665 | .159 | .043* |
| | Within Groups | 3390.464 | 147 | 23.064 | | |
| | Total | 3397.793 | 149 | | | |

***Significant at 1% level; *Significant at 5% level*

One – way ANOVA was applied to find the significant mean difference between monthly income towards factors of work life balance and turnover intention among the bank employees and the result showed (Table 4.4) that there is a significant mean difference intermonth income of the bank employees towards work support ($F = 6.919$, $p<0.01$), work stress ($F = 0.198$, $p<0.05$), work life balance ($F = 1.241$, $p<0.05$) and turnover intention ($F = 0.159$, $p<0.05$). Also, there is no significant mean difference in the monthly income towards family support ($F = 1.782$, $p>0.05$).

**Table 4.4 Multiple regression analysis**

**Model Summary**

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|---|---|---|---|---|
| 1 | .848[a] | .719 | .711 | .417 |

a. Predictors: (Constant), Work Stress, Family Support, Work Life Balance, Work Support

**ANOVA[a]**

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| 1 | Regression | 64.310 | 4 | 16.078 | 92.548 | .000[b] |
| | Residual | 25.190 | 145 | .174 | | |
| | Total | 89.500 | 149 | | | |

a. Dependent Variable: Turnover intention

b. Predictors: (Constant), Work Stress, Family Support, Work Life Balance, Work Support

**Coefficients[a]**

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | .418 | .157 | | 2.673 | .008 |
| | Work Life Balance | -.031 | .044 | -.032 | -.701 | .048 |
| | Work Support | .099 | .050 | .104 | 1.960 | .032 |
| | Family Support | -.046 | .056 | -.043 | -.816 | .016 |
| | Work Stress | .785 | .041 | .849 | 19.201 | .000 |

a. Dependent Variable: Turnover intention

**The multiple correlation co-efficient is**0.848 measures the degree of relationship between the actual values and the predicted values of the turnover intention and factors of work life balance. Because the predicted values are obtained as a linear combination of work life balance ($X_1$), work support ($X_2$), family support ($X_3$) and work stress ($X_4$) and the coefficient value of 0.848 indicates that the relationship between turnover intention and the four independent variables is quite strong and positive. The value of **R square is 0.719**simply means that about 71**%** of the variation in turnover intention is explained by the estimated SRP that uses the four independent variables.

The multiple regression equation is:

$$\mathbf{Y = 0.418 + 0.141\ X_1 - 0.031\ X_2 + 0.099\ X_3 - 0.046\ X_4 + 0.785\ X_5}$$

## Conclusion

It is suggested that non-standard schedules such as excessive work time are viewed as balancing technique by women employees with child care responsibility.

The factors job engagement, work load and technological advancement towards work life balance among the women employees from the selected public sector banks are significantly differ with the socio-economic status of them. The independent sample t-test suggested that the marital status affect the work life balance. Thus, the study has drawn various conclusions about the present scenario of women employees working in public sector banks of Tiruchirappalli. The pressures of the work or personal life can lead to stress. According to studies, it has been found that such situation affects person's health both physiologically and psychologically. Therefore, it is important for employees to maintain a healthy balance between work and their private lives

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# A STUDY ON ROLE OF HEALTH TOURISM IN TOURISM INDUSTRY OF KERALA



**Dr. M. SIRAJUDEEN**
ASSISTANT PROFESSOR OF COMMERCE,
PG & RESEARCH DEPARTMENT OF COMMERCE,
JAMAL MOHAMMAD COLLEGE (AUTONOMOUS), TRICHY.
(AFFILIATED TO BHARATHIDASAN UNIVERSITY, TRICHY, TAMILNADU, INDIA)

**K BASHEER**
RESEARCH SCHOLAR
PG & RESEARCH DEPARTMENT OF COMMERCE,
JAMAL MOHAMMAD COLLEGE (AUTONOMOUS), TRICHY.
(AFFILIATED TO BHARATHIDASAN UNIVERSITY, TRICHY, TAMILNADU, INDIA)

## ABSTRACT

Tourism is a fastest growing industries and major foreign exchange and Employment generation for many countries. It has over the last few decades become one of the largest and fastest growing industries all over the world. It contributes to economic growth, job creation and development in nations. Kerala is treated as a Health tourism hub in India. A combination of many factors has led to the increase the development of health tourism in Kerala.

Key words: Tourism, Kerala, health tourism, medical tourism.

## Introduction

Now a day Tourism has an important role in the economic growth and development of a nation. Tourism is a fastest growing industries and major foreign exchange and Employment generation for many countries. It has over the last few decades become one of the largest and fastest growing industries all over the world. It contributes to economic growth ,job creation and development in nations. The World Travel and Tourism Council in 2012 lists the impact of travel and tourism on the following sectors of the economy:

- Travel and Tourism ranks high among sectors in terms of its contribution to GDP, employment, and exports;
- Travel and Tourism growth trends and prospects exceed that of other key sectors;
- Travel and Tourism generates substantial indirect benefits through its linkages to other sectors;
- Travel and Tourism is highly dispersed within national economies and its benefits are widely distributed;
- Travel and Tourism drives infrastructure investment that benefits other industries;

Investments in well-designed destination and marketing consistently produce strong economic returns.

**Review of literature**

**Saranya T and Dr H. K. Mariswamy** explain the role and importance of health tourism in tourism sector of Kerala. It asses the quality of health tourism and understand the relation between health touris and tourism developments in Kerala. The lack of proper language usage was creating a great problem among those who handled the treatment and also for the visitors.

**Jyothis T** Emerging trend of healthcare travel can be tapped by creating niche tourism segment known as health tourism. To attract more and more health tourists, a good health tourism destination image should be created by providing standard and satisfying service to the users of health tourism. Health tourists' satisfaction depends upon their expectations and perceptions of services provided by health tourism providers. This study aims to identify the service quality levels of health tourists visited Kerala.

**Tourism**

The term 'tourism' defined by the WTO(World Tourism Organisation) "Tourism encompasses the activities of persons travelling and staying in places outside their usual environment for not more than one consecutive year for leisure, business, and other purposes."Tourism is a social, cultural and economic phenomenon related to the movement of people to places outside their usual place of residence, pleasure being the usual motivation. The WTO recommends following are the visit for tourists:

1. leisure, recreation and holidays
2. visiting friends and relatives
3. business and professional (including for study)
4. health treatment
5. religion, pilgrimage, and, other (e.g., airline or ship crews, transit travellers, etc).

Medical tourism or health tourism

Medical tourism refers to people travelling abroad to obtain medical treatment. In the past, this usually referred to those who ravelled from less-developed countries to major medical centers in highly developed countries for treatment unavailable at home. According to World Tourism Organization (WTO)"The Medical Tourism is the set of activities in which a person travels often long distance or across the border, to avail medical services with direct or indirect engagement in leisure, business or other purposes." Medical tourism also known as Health tourism. Thre term

'Health tourism' is refereed as the travel of people that focuses on medical treatments and the use of healthcare services.



Kerala

Kerala is a state of India ,situated on south-western malabar coast of India. It is Lying between northern latitudes 8°18' and 12°48' and eastern longitudes 74°52' and 77°22'.

Kerala tourism

Kerala is the first state in India to declare tourism as an industry. Kerala tourism model is one of the most liberalised tourism models with the private sector. The tourism industry in Kerala flourished, mainly due to the efforts of private investors, both small and large, who invested in the unique attractions of Kerala tourism, including houseboats and home stays. It is true that the tourism policies of the state were aimed at promoting private investors to play the major role, with the government acting as the facilitator. In Kerala, Tourism has been one of the successful pillars of economic growth and development. Tourism constitutes 10 per cent of Kerala's GDP and contributes around 23.5 per cent to the total employment in the state. It focuses on thrust areas and formulate plans and policies for sustainable development of tourism sector in the state. Kerala is a health tourism destination for a multitude of reasons. Natural beauty, lower costs of treatments, facilities that compare with international standards and recuperative treatments like Ayurvedic resorts ,massage centres etc. The identified sector includes

1) Economic

It includes product differentiations, market diversifications, innovations, extension of market, and infrastructure development.

2) Environment

For the better management of destinations and creation of good environment enhances the role of District Tourism promotion Councils and District Management Councils. These councils have statutory authority to undertake and maintain tourism projects completed in the destinations and evaluate the basic infrastructure, security, protection and encroachment at the destination concerned.

3) Skill Development

In Kerala, institutions like Kerala Institute for Travel and Tourism Studies (KITTS),State Institute of Hospitality and Management (SIHM) and Institute of Hotel Management and Catering Technology (IHMCT) are the important institutions in hospitality sector. It provides training and skill improvement programme to the service providers.

4)Responsible Tourism

Community Participation in Tourism development is successfully implemented in Kerala through Kerala Responsible Tourism (RT). Responsible tourism programme implemented with the help of community, LSGs, Government agencies, NGOs, tourism traders, hotels, homestay providers.



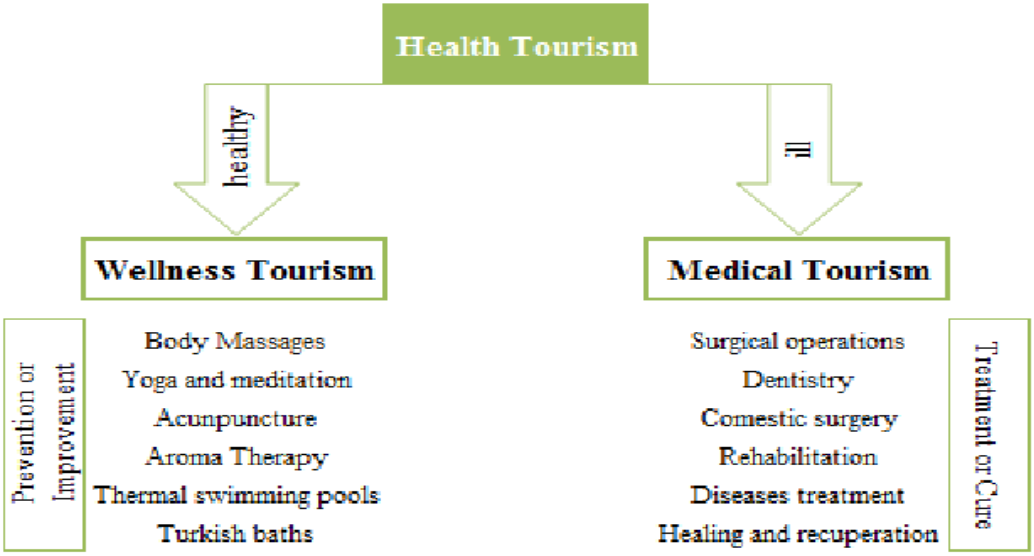
Health Tourism

Health tourism can be divided into two categories. They are:

a) Wellness tourism, and
b) Medical tourism

Wellness tourism

Wellness tourism is travel for the purpose of promoting health and well-being through physical, psychological, or spiritual activities. It includes body messages, yoga and meditation, acupuncture, aroma therapy, thermal swimming pool, turkish bath etc. It is practiced for prevention and improvements of health.




Medical tourism

Medical tourism is patient movement from highly developed nations to other areas of the world for medical care, usually to find treatment at a lower cost. It may be surgical operations, Dentistry, Cosmetic Surgery, Rehabilitation, Diseases treatments and Healing and recuperation.

Health tourism in Kerala

Kerala is treated as a Health tourism hub in India. A combination of many factors has led to the increase the development of health tourism in Kerala. It is mainly the health indicators of Kerala. It is equals with developed countries. Some Health indicators of Kerala are :

| | |
|---|---|
| Birth rate | 18.2 per 1000 |
| Death rate | 6.2 per 1000 |
| Maternal mortality rate | <2 per 1000 |
| Infant mortality rate | <12 per 1000 |

| | |
|---|---|
| Life expectancy | 75 years |
| Population growth rate | 9.4% |



Besides annual per capita income of people is Rs.17756 but the national average is Rs.14712. Kerala has been able to eliminate many communicable diseases. Kerala is among the states, that has high recovery rate, low death rate and slow progression, of covid -19 cases in India. The actions taken by the Government of Kerala in managing and controlling the covid -19 pandemic is recognised by policymakers, public, researchers and clinicians, in India and internationally. Kerala is the largest producer of the nursing and technician pool in the country and has a fairly robust doctor pool in the country About 30% of the foreigners visit Kerala for wellness reasons and about 40% of the State's tourism revenue is generated from Ayurveda Kerala has 2 JCI accredited facilities, 23 NABH accredited hospitals out of the 25 and 317 accredited facilities in the country respectively, and 2 ACHS accredited facilities

**Kerala advantages on health tourism**

| | Kerala | India |
|---|---|---|
| Average population served per government hospital bed | 918 | 1833 |
| Average population per Nurse | 138 | 472 |
| Average population per registered doctor | 792 | 1319 |

- Well connected by Air from major medical tourism markets in the Middle East European markets and South Asia
- Moderate weather throughout the year
- Advanced and sophisticated hospitals of International standards located in Kerala.
- Renowned doctors specialized in almost all major disciplines.
- Trained paramedical staff and technicians available in Kerala
- Easier communication with majority English speaking public
- The higher hygienic standards of Kerala
- The developed tourism industry in Kerala with its array of high quality resorts and hotels.
- Ideal setting for an excellent recuperative holiday
- Medical tourism packages offered and marketed by tour operators joining hands with excellent hospitals
- Incredibly competitive cost for packages of medical treatment and surgery compared to other countries
- Honoring of medical insurance by hospitals in Kerala
- Marketed efficiently in source markets

**Medical Treatments in Kerala**

- General Surgery in Kerala

- Ayurveda in Kerala
- Cardiac Care in Kerala
- Neurosurgery in Kerala
- Dental Care in Kerala
- Fertility Treatment in Kerala
- Transplant Surgery in Kerala
- Ophthalmology in Kerala
- Orthopaedic Treatment in Kerala
- Alternative Medicine in India

Medical tourism is patient movement from highly developed nations to other areas of the world for medical care, usually to find treatment at a lower cost. Cost savings is the main drive of the nearly 80% medical tourism. The fallowing table shows % of cost savings in other countries vs United States in Medical treatment.

| Sample treatment | India | Thailand | Singapore | Malaysia | Mexico | Costa Rica | South Korea |
|---|---|---|---|---|---|---|---|
| Hip replacement | 84 | 73 | 73 | 78 | 69 | 74 | 77 |
| Knee replacement | 79 | 76 | 69 | 80 | 64 | 74 | 71 |
| Spiral fusion | 77 | 61 | 32 | 56 | 45 | 58 | 56 |
| Heart valve replacement | 94 | 93 | 91 | 94 | 80 | 80 | 72 |
| Gastric bypass | 62 | 33 | 25 | 56 | 39 | 39 | 31 |
| Face lift | 72 | 57 | 30 | 57 | 58 | 64 | 52 |
| Rhinoplasty | 53 | 31 | 23 | 44 | 55 | 44 | 23 |
| Heart bypass | 95 | 92 | 86 | 93 | 80 | 82 | 77 |

MTA patient survey report

Medical tourists mainly focused on quality medical treatment and cost savings. Medical treatment in India is 70% to 95% cost savings than the medical expenses in United States. It is the more reliable than the many other developed countries.

## Conclusion

Kerala is tourism hub in south-west malabar cost of India. Kerala needs a thoughtful and a devised strategy to improve the medical infrastructure and marketing position, medical treatment along with wellness, and identify the existing and potential target markets in a steadily growing global medical tourism industry.

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# A STUDY ON CHALLENGES OF TOURISM INDUSTRY OF INDIA IN THE PANDEMIC SCENARIO



**Dr. M. SIRAJUDEEN**

ASSISTANT PROFESSOR OF COMMERCE,
PG & RESEARCH DEPARTMENT OF COMMERCE,
JAMAL MOHAMMAD COLLEGE (AUTONOMOUS), TRICHY.
(AFFILIATED TO BHARATHIDASAN UNIVERSITY, TRICHY, TAMILNADU, INDIA)

**K. BASHEER**

RESEARCH SCHOLAR
PG & RESEARCH DEPARTMENT OF COMMERCE,
JAMAL MOHAMMAD COLLEGE (AUTONOMOUS), TRICHY.
(AFFILIATED TO BHARATHIDASAN UNIVERSITY, TRICHY, TAMILNADU, INDIA)

## ABSTRACT

COVID-19 is changing the world we live in for the worst, and almost all parts of the world are stuck with hung economies and people's lockdown in their homes. The new pandemic novel coronavirus covid-19 is challenging the world in it is all routine activities. There is no vaccine or definite medical treatment, social distance and avoid public gathering are the only way to avoid this pandemic disease. It is affecting 90 % countries in all over the world. National and international travels ban affecting over 90 percentage of the world population and wide spread restrictions on public gathering and community mobility. In India, government declared lockdown on 24th March 2020 in the part of the PR equations of covid. It stopped all public and private transportation system trains, bus services aircrafts and cruises and services of hostels motels and hotels. All states of India embossing travel bans, crossing borders which comes to decline International and Domestic tourism.

**Key-words: COVID**-19 -corona virus- pandemic-tourism-niche tourism.

## INTRODUCTION

The new pandemic novel coronavirus covid-19 is challenging the world in it is all routine activities. There is no vaccine or definite medical treatment, social distance and avoid public gathering are the only way to avoid this pandemic disease. It is affecting 90 % countries in all over the world. National and international travels ban affecting over 90 percentage of the world population and wide spread restrictions on public gathering and community mobility. Aftermaths the bans and restrictions tourism sector ceased all over the world. In India, government declared lockdown on 24th March 2020 in the part of the PR

equations of covid. It stopped all public and private transportation system trains, bus services aircrafts and cruises and services of hostels motels and hotels. It also bans international travel, domestic tourism, day visits and fragments as diverse as air transport services public transport accommodations, cafes and restaurants, conventions, festivals meetings and sports events. All states of India embossing travel bans, crossing borders which comes to decline International and Domestic tourism.

In past decades there are number of crisis faced by the Global tourism sector like, 2001 September 11 terrorist attack in USA, outbreak of Severe Acute Respiratory Syndrome (SARS) in 2003, the Global economic crisis in 2018-19 and the spread of Middle East Respiratory Syndrome (MERS) in 2015, outbreak of Nipa, etc, The above crices affected some part of the world where as the covid-19 spread all over the world and the impact and recovery from covid-19 will be unprecedented and unpredictable. The world is facing an unprecedented global health, social and economic emergency with the covid-19 pandemic.

**COVID-19**

Coronavirus disease (COVID-19) is an infectious disease caused by a newly discovered coronavirus. Most people infected with the COVID-19 virus will experience mild to moderate respiratory illness and recover without requiring special treatment. Older people, and those with underlying medical problems like cardiovascular disease, diabetes, chronic respiratory disease, and cancer are more likely to develop serious illness.

The best way to prevent and slow down transmission is to be well informed about the COVID-19 virus, the disease it causes and how it spreads. Protect yourself and others from infection by washing your hands or using an alcohol-based rub frequently and not touching your face. WHO states that theCOVID-19 virus spreads primarily through droplets of saliva or discharge from the nose when an infected person coughs or *sneezes*. In India covid-19 firstly reported on January 30, 2020 in an Indian student evacuated from Wuhan, China and the first death was reported on March 12, 2020. Secondary transmission of the virus within India was reported only in early March.

**TOURISM IN INDIA**

Tourism is the world's largest and fastest growing industry. It is an invisible export, which earns valuable foreign exchange without any significant or tangible loss of internal resources. It is a source of revenue and employment. Current scenarios pointed to declines of 58% to 78% in international tourist arrivals for the year, depending on the speed of the containment and the duration of travel restrictions and shutdown of borders, although the outlook remains highly uncertain.

The Tourism industry has been one of the largest contributors to India's GDP in recent years increasing from a share of 6.70% in 2017 to 9.20% in 2018. The Government of India over the past few years has taken various supportive measures and has focused on making India a global tourism destination by promoting schemes like 'Incredible India', 'AtithiDevoBhava', 'SwadeshDarshan' and 'Pilgrimage Rejuvenation and Spiritual

Augmentation Drive' (PRASAD). The World Travel and Tourism Council ("**WTTC**") 2020 has reported that in the year 2019, tourism generated 39,821 million jobs in India, which is 8.0% of total employment in the year 2019.

**Features of Indian Tourism industry**



1. India's Tourism is ranked at 7th position in terms of its contribution to World GDP in World Travel and Tourism Council's report in 2017.

2. India as of now in 2018 has 37 sites listed under 'World Heritage List', 6th highest (29 cultural, 7 natural and 1 mixed site) in the world. Victorian Gothic and rt Deco Ensembles of Mumbai were the latest to be added in 2018.

3. Growth of 2.3% in the number of Domestic Tourist Visits in 2017 as compared to 2016.

4. Foreign Exchange Earnings (FEEs) from tourism registered a growth of 11.9% during the period January-October 2018 as compared to the same period of the previous year.

India government launched and promoted various new tourism product (Niche Tourism) with the conventional tourism sector. Identification, diversification and development of niche tourism products in the country is the initiative of tourism ministry of India to attract tourists with specific interest and ensure repeat visits for the unique products.

Annual report of tourism 2019-20 gives a clear vision about the contribution of tourism to the Indian economy. The tourism sector is fast growing as well as development of Indian economy. The fallowing tables shows that the contribution of tourism to employment sector and GDP.

contribution of tourism to employment (Annual report -tourism)

| year | 2013-14 | 2014-15 | 2015-16 | 2016-17 | 2017-18 | 2018-19 |
|---|---|---|---|---|---|---|
| Share in employment(in%) | 11.37 | 12.25 | 12.38 | 12.2 | 12.13 | 12.75 |
| Direct(in%) | 4.96 | 5.34 | 5.4 | 5.32 | 5.29 | 5.56 |
| Indirect(in%) | 6.41 | 6.91 | 6.98 | 6.88 | 6.84 | 7.19 |
| Employment (in million) | 67.21 | 69.75 | 72.26 | 75.34 | 80.63 | 87.50 |

In India tourism sector contributes 12.75% of the total employment in the year 2018-19. It was 11.37% in 2013-14, 12.38% in 2014-15 and 12.2% in 2016-17. That would be 67.21,69.75 and 75.34 in million respectively. In 2013-14 ,4.96% was direct employment 6.41 was in indirectly where as it was 5.56 and 7.19 in 2018-19.

contribution of tourism to GDP (Annual report -tourism)

| Year | 2013-14 | 2014-15 | 2015-16 | 2016-17 |
|---|---|---|---|---|
| Share in GDP (in %) | 5.68 | 5.81 | 5.10 | 5.06 |
| Direct (in %) | 3.06 | 3.14 | 2.65 | 2.63 |
| Indirect (in %) | 2.62 | 2.67 | 2.45 | 2.43 |

Contribution of tourism to GDP was 5.68 in 2013-14. Out of these 5.68 3.06 was directly and 2.62 was indirectly. But in 2016-17 that was 5.06, out of these 2.63 direct and 2.43 indirectly. In 2018 it is around 9.2%.

**New Tourism Products (Niche Tourism) in India**

I. Cruise tourism
ii. Adventure tourism
iii. Medical tourism
iv. Wellness tourism
v. Golf tourism
vi. Polo tourism
vii. Meetings Incentives Conferences & Exhibitions (MICE)
viii. Eco-tourism
ix. Film Tourism
x. Sustainable Tourism

**CRUISE TOURISM**

The coastline of the country and its inland waterways have enormous potential to develop cruise tourism, both international and domestic. Coastal tourism is strongly dependent upon natural (climate, landscape, ecosystems) and cultural (historic and cultural heritage, arts and crafts, traditions, etc.) resources. It encompasses activities that can only be carried out in particular areas and in specific conditions.

**Adventure tourism**

Adventure tourism involves exploration or travel to remote and exotic areas. Adventure is armed as any constructive activity which tests the endurance of both a person and his equipment to its extreme limit. Adventure tourism is a type of niche tourism involving exploration or travel to remote areas, here the traveller should expect the unexpected. Adventure tourism is rapidly growing in popularity as tourists seek unusual holidays, different from the typical beach vacations. Mountaineering expeditions, trekking,

bungee jumping, sea surfing, sky diving, paragliding, parasailing, ballooning, rafting and rock climbing are frequently cited as an examples of adventure tourism. Adventure travel is a type of tourism, involving exploration or travel with perceived and possible actual risk, and potentially requiring specialized skills involving physical exertion. Even though, it is not certain how adventure tourism began, merchants are considered to be the first adventure travellers.

**Medical Tourism**

Medical Tourism is a termed as the persons travelling across the international borders for medical treatment. It is also called medical travel, health tourism or global healthcare. Services typically sought by travellers include elective procedures as well as complex specialized surgeries such as joint replacement (knee/ hip), cardiac surgery, dental surgery, cosmetic surgeries psychiatry, alternative treatments, and convalescent care.

**Wellness Tourism**

Wellness Tourism is about travelling for the wellness and health care. India holds an advantage as a Wellness Tourism destination due to the following factors: Yoga: Yoga is a practice which was born over 2,500 years ago in India. Wellness tours combine the benefits of Ayurveda, Yoga and meditation to help you escape from your mundane daily lives to restore inner balance primary purpose of achieving, promoting and maintaining maximum health and a sense of well-being.

**Golf tourism**

India has excellent golf courses all over the country. and we see a bright future with the most favourable weather conditions, destination diversity, affordable luxury, great hospitality and India's position as the fastest growing free market economy are providing a bright future for golf tourism in India.

**POLO TOURISM**

India is the origin of modern polo. The modern game of polo is derived from Manipur, where the game was known as 'Solange', 'Kanjai-bazee', or 'Pulu'. It was the anglicised form of the last, referring to the wooden ball that was used, which was adopted by the sport in its slow spread to the west.

**MEETINGS INCENTIVES CONFERENCES AND EXHIBITIONS (MICE)**

Meetings, incentives, conferences and exhibitions (MICE) is a type of tourism in which large groups, usually planned well in advance, are brought together. The term "MICE" in the context of travel is an acronym for meetings, incentives, conferences, and exhibitions. The MICE market refers to a specialized niche of group tourism dedicated to planning, booking, and facilitating conferences, seminars, and other events, which is a big money-maker in the travel industry.

**ECO TOURISM**

Ecotourism is a preserving travel to natural areas to appreciate the cultural and natural history of the environment, taking care not to disturb the integrity of the ecosystem, while creating economic opportunities that make conservation and protection of natural resources advantageous to the local people. Ecotourism is entirely a new approach in tourism. In short, ecotourism can be categorized as a tourism programme that is - "Nature based, ecologically sustainable, where education and interpretation is a major constituent and Where local people are benefited."

**FILM TOURISM**

India is the largest film producer in the world, annually producing more than 1800 films. Unsurprisingly, efforts to exploit film tourism have emerged at a national, state and business level. Film tourism is an evident phenomenon around the country, though mostly at film studio locations. Film tourism in India has much emerging potential.

**SUSTAINABLE TOURISM**

Sustainable tourism supports travel that is ecologically maintainable in the long term, promotes indigenous cultures and works with locals to see that the tourism industry benefits their villages and towns directly. Not all tourism in India is sustainable, and certain tourist hot spots like Goa have been damaged by irresponsible tourism and development. Three ways to engage in responsible tourism in India are village home stays, wildlife ecotourism and tribal tourism.

**IMPACT OF COVID-19 ON TOURISM SECTOR**

The Covid-19 pandemic has severely impacted the tourism industry across the globe covering sectors like hospitality, tour operators, travel agents, air, land and sea transportation industry and others. As per WTCC, the Covid-19 pandemic is expected to cost the tourism industry at least USD 22 billion resulting in a loss of 50 million jobs globally. India is no exception, tourism has witnessed a significant decline during 2020.The tourism sector of a country generates foreign exchange, drives regional development, and directly supports various businesses and numerous types of jobs such as catering, tourist operators etc. t contributes 8.1% of total employment in India, and was naturally not averse to the job losses and salary cuts inflicted by COVID-19. According to the Federation of Associations in Indian Tourism & Hospitality (FAITH), about 3.8 crore people in the country faced unemployment due to the pandemic and resulting lockdowns. The hotel industry expects a loss of 620 cores. Currently, 15-25% of employees in branded hotel chains are either contractual or regular employees who would be the first victims of any mass lay-offs.

The hospitality sector is dependent on travel, trade and tourism for its sustenance. The pandemic has decimated the operations of major sectors like the hotel industry, and also

affiliate branches like tour guides and lodging. Due to the coronavirus outbreak, the massive rate of cancellations of bookings and trips has badly affected the ability of hotels to operate across India. According to the JLL survey the majority of hotel operators expect that it will take 13 to 24 months for their hotel to returned to revenue per available room level of last year.



The New Indian Express reported that around 40 per cent companies operating in the travel and tourism sector are staring at the risk of complete shutdown over the next 3 to 6 months, says a report, even as the domestic flights resume operations after over 2-month suspension due to lockdown. It is said that "The pandemic has hit the travel and tourism sector hard with as many as 40 per cent companies facing the risk of complete shutdown in the next 3 to 6 months while another 35.7 per cent might go for a temporary shutdown,"

Credit rating agency Crisil has estimated that the Indian aviation sector, including airlines and airports, will witness revenue losses of ₹24,000–25,000 crore, as air travel remains suspended due to the national lockdown. An agency report said that airlines industry will be losses about ₹17,000 crore followed by airport operators with ₹5,000-5,500 crore, and airport retailers, including retail, food and beverages and duty-free, with ₹1,700-1,800 crore. According to a study of CII-Motivate that Indian travel and tourism industry and the entire value chain linked to the sector is likely to lose around Rs 5 lakh crore or $65.57 billion.

## CONCLUSION

The Indian travel and tourism industry, one of the worst-impacted sectors by the COVID-19 pandemic. It irretrievably lost crores of revenues and jobs in the tourism sector. This is the one of the worst crises ever to hit the Indian tourism industry impacting all its geographical segments — inbound, outbound and domestic — and almost all tourism verticals — leisure, adventure, heritage, MICE, cruise, corporate and niche segments.

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# A STUDY ON CUSTOMER BUYING BEHAVIOUR TOWARDS FAST FOOD RESTRAURENT IN TRICHY CITY

**Dr. S. BASHEER AHAMED**
ASSISTANT PROFESSOR, PG & RESEARCH DEPARTMENT OF COMMERCE,
JAMAL MOHAMED COLLEGE (AUTONOMOUS), TIRUCHIRAPPALLI.
(AFFILIATED TO BHARATHIDASAN UNIVERSITY, TRICHY, TAMILNADU, INDIA)
E-mail: basheermsn@gmail.com, Mobile: 9952740454.

**Dr. E. MUBARAK ALI**
ASSOCIATE PROFESSOR & HEAD, PG DEPARTMENT OF COMMERCE,
JAMAL MOHAMED COLLEGE (AUTONOMOUS), TIRUCHIRAPPALLI.
(AFFILIATED TO BHARATHIDASAN UNIVERSITY, TRICHY, TAMILNADU, INDIA)

E-mail: mubarakali.jmc@gmail.com, Mobile: 9443922720

## ABSTRACT

Fast Food is the term given to food that is prepared and served very quickly, first popularized in the 1950s in the United States. While any meal with low preparation time can be considered as fast food, typically the term refers to food sold in a restaurant or store with preheated or precooked ingredients, and served to the customer in a packaged form for take-out/take-away. Fast food restaurants are traditionally separated by their ability to serve food via a drive-through. The term "fast food" was recognized in a dictionary by Merriam-Webster in 1951. The development of trawler fishing in the mid-nineteenth century led to the development of a British favorite, fish and chips, and the first shop in 1860. A blue plaque at Oldham's Tommy field Market marks the origin of the fish and chip shop and fast food industries in Britain. British fast food had considerable regional variation. Sometimes the regionalism of a dish became part of the culture of its respective area, such as the Cornish pasty and deep-fried Mars bar.
**Keywords:** Fast Food, Restaurant, Buying Behaviour and Customers.

## INTRODUCTION

Modern commercial fast food is often highly processed and prepared in an industrial fashion, i.e., on a large scale with standard ingredients and standardized cooking and production methods. It is usually rapidly served in cartons or bags or in a plastic wrapping, in a fashion that minimizes cost. The major fast-food chains in India which serve European/American food are KFC, McDonald's, Starbucks, Burger King, Subway, Pizza Hut, and Dominos. Most of these have had to make a lot of changes to their standard menus to cater to Indian food habits and taste preferences. Some emerging Indian food chains include Haldiram's, Faaso's, Chick King, Pitstop and Cafe Coffee Day. Food habits vary widely across states within India. While typical Idli/Dosa is fast food in Southern India, in Maharashtra it is misal-pav / pav-bhaji / pohe etc.

## REVIEW OF LITERATURE

**Zhang (2009)**. Intrinsic motivation for Internet shopping is captured by the "enjoyment" construct in our framework. Intrinsic value or "enjoyment" derives from the appreciation of an experience for its own sake, apart from any other consequence that may result.

**Menon (2010).** Says that If consumers enjoy their online shopping experience, they have a more positive attitude toward online shopping, and are more likely to adopt the Internet as a shopping medium. In our framework, we identify three latent dimensions of "enjoyment" construct, including "escapism", pleasure", and "arousal" "Escapism" is reflected in the enjoyment that comes from engaging in activities that are absorbing, to the point of offering an escape from the demands of the day-to-day world. "Pleasure" is the degree to which a person feels good, joyful, happy, or satisfied in online shopping.

**Morrison (2011)**. Whereas "arousal" is the degree to which a person feels stimulated, active or alert during the online shopping experience. A pleasant or arousing experience will have carry-over effects on the next experience encountered If consumers are exposed initially to pleasing and arousing stimuli during their Internet shopping experience, they are then more likely to engage in subsequent shopping behavior: they will browse more, engage in more unplanned purchasing, and seek out more stimulating products and categories.

**Geissler, (2012)** The shopping motivation literature is abounded with various measures of individual characteristics (e.g., innovative, venturesome, cosmopolitan, variety seeking), therefore, innovativeness and risk aversion were included in this study to capture several of these traits. Measures by Donthu and Gilliland were used to measure innovativeness and risk aversion.

## STATEMENT OF THE PROBLEM

A study on customer's satisfaction towards fast food restaurants in Trichy city. Fast food often defined as ready-to-eat dishes that can be prepared and served very quickly. Now a day's many people prefer to eat fast food rather than home cook. The main reasons are fast food save time to prepare and it served in quick. Thus this has become a trend for generation and generation.

## OBJECTIVES OF THE STUDY

• To know about the Profile of the KFC and McDonald's and trace out the effect of advertisement on Public.

• To know the viewer's attitude of Public towards fast food restaurants.

• How far the people have changed their Behaviour of buying Fast Food?

• To know the satisfaction level of Fast Food restaurant customers.

## RESEARCH METHODOLOGY

### RESEARCH DESIGN

A Research design is purely and simply the framework of plan for a study that guides the collection and analysis of data. The study is intended to find the buying behaviors of customers towards fast food restaurant in Trichy city.

### SAMPLING DESIGN

Convenience of sampling method is used to collect the data from the respondents. Researchers or field workers have the freedom to choose whomever they find. This method is used to collect data from the respondents in Trichy city.

### COLLECTION OF DATA

This study is made up of both Primary and Secondary Data. A well structured Questionnaire is prepared to collect the data from the customers of fast food restaurant.. Secondary Data are gathered from Books and Websites.

### LIMITATION OF STUDY

- The respondents were reluctant in answering the questions.
- The study was carried only in Trichy part of town and it could not be generalized.
- The period of the study was very short.

### ANALYSIS OF DATA

**Table – 1 SOCIO – DEMOGRAPHIC PROFILE OF THE RESPONDENTS**

| Particulars | Particulars | No. of. Respondents | Percentage |
|---|---|---|---|
| **Gender** | Male | 75 | 93.75 |
| | Female | 5 | 6.25 |
| **Age** | 15 to 20 | 13 | 16.25 |
| | 21 to 30 | 62 | 77.5 |
| | 31 to 40 | 3 | 3.75 |
| | 41 to 50 | 2 | 2.5 |
| **Variety of the Fast Food** | Noodles | 14 | 17 |
| | Fried Rice | 31 | 39 |

| | | | |
|---|---|---|---|
| | Kabab | 14 | 17 |
| | Others | 21 | 27 |
| **Enjoyment** | Yes | 64 | 80 |
| | No | 16 | 20 |



**Table – 2 SATISFACTION OF THE CUSTOMERS TOWARDS FAST FOOD**

| Particulars | Highly Satisfied | Satisfied | Neutral | Dissatisfied | Highly Dissatisfied |
|---|---|---|---|---|---|
| **Taste of the Food** | 31 | 32 | 14 | 1 | 2 |
| **Hyginienic Preparation** | 4 | 30 | 26 | 11 | 9 |
| **Environment** | 10 | 27 | 26 | 10 | 7 |
| **Knowledge of Employees** | 32 | 21 | 10 | 14 | 3 |
| **Overall Satisfaction** | 26 | 30 | 7 | 11 | 6 |

**FINDINGS:**

- ✓ Majority 75 of the respondents were in the gender of Male.
- ✓ Majority 62 of the respondents were in the age group of 21 to 30.
- ✓ Majority 64 of the no of respondents were enjoyed fast food.
- ✓ Majority 31 of the no Respondents consumes fried rice.
- ✓ Majority 32 of the respondents are satisfied with taste of the fast food.
- ✓ Majority of the respondents are satisfied with Hygienic preparation.
- ✓ Majority 27 of the no of respondents were satisfied with Restaurant in comfortable Environment.
- ✓ Majority of the respondents were Highly Satisfied with knowledge of Employees.
- ✓ Majority of the respondents were satisfied with overall satisfaction of restaurant.

**CONCLUSION**

Marketing in the field of Fast food Industries were highly competitive. The success of any players in the market primarily depends on the retention of consumers and the strategies followed for that. As Trichy is highly populated with Youngsters, who preferred fast food items, it is necessary for taking steps to retain and to enhance the consumer satisfaction. If the suggested measures are implemented it will helpful to survey in the competitive market environment.

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# ROLE TRAINING AND DEVELOPMENT IN IMPROVING THE COMPETENCY GAP BRIDGING OF EMPLOYEES WITH SPECIAL REFERENCE TO THE EMPLOYEES OF PUBLIC CORPORATION (KSEB)

**Dr. A. KHALEELUR RAHMAN**
Research Advisor, Head & Associate Professor of Commerce,
Jamal Mohammed College (Autonomous)
(Affiliated to Bharathidasan University, Trichy, Tamilnadu, India.)

**ASHICK. K. P**
Ph.D. (PT) Research Scholar,
Jamal Mohammed College (Autonomous)
(Affiliated to Bharathidasan University, Trichy, Tamilnadu, India.)

## ABSTRACT

Human resource plays a vital role in the development and growth of any nation. The effective utilisation of all other factors of production requires an efficient human resource. Training and development are an inevitable element ensuring the growth of the employees in any organisation. In order to cope with the changing environment every employee should be provided with training. The study mainly concentrated in Kerala State Electricity Board till now a Government of Kerala undertaking, responsible for Power Generation, Transmission and Distribution to serve a population of about 35 million having 11.20 million consumers with around 30,000 employees. The objective is to understand the attitude of the employees of KSEB towards the training programme provided to them and also the expectations of the employees about training. It also aimed at making necessary suggestions to improve the training process in KSEB

**Keywords:** ***Training, Development, Attitude of the Employees of KSEB, expectations of the employees about Training.***

## INTRODUCTION

Human resource plays a vital role in the development and growth of any nation. The effective utilisation of all other factors of production requires an efficient human resource. Training and development are an inevitable element ensuring the growth of the employees in any organisation. Every organisation put great emphasis on developing their human resource because it ensures their future growth. In recent years the focus of every top management is on developing the human resource.

Human resource development is not merely the requirement of any organisation but it is for the good of the nation. Training is the process of increasing the knowledge and skill of doing a particular job. Training is job- oriented or occupational having an immediate utilitarian objective and the major burden of training falls on the employers. It attempts to bridge the gap between the present competency of the employees and the requirement of

job. To cope with the changing environment, every employee should be provided with training. Above all it ensures the internal mobility of the employees from lower positions to higher positions in the organisation.



The study mainly concentrated in Kerala State Electricity Board till now a Government of Kerala undertaking, responsible for Power Generation, Transmission and Distribution to serve a population of about 35 million having 11.20 million consumers with around 30,000 employees. The organization is under transformation process to a company registered under Companies Act 1956 consequent to the implementation of Electricity Act 2003 passed in the Parliament of India. The company is a fast-growing organization with a number of on-going projects mostly hydroelectric projects, transmission lines, sub stations, office and residential quarters, distribution lines, transformer installations, providing and maintenance of power supply connections etc.

**NEED**

Mere implementation is not an end, it is very much necessary to evaluate the extent to which training programmes have achieved the aims for which they have designed. It is only through proper evaluation the company will be able to identify the drawbacks happened in the proper implementation of training and development programmes. It helps the organisation in bringing up suitable modifications according to the changing need. Training effectiveness is the degree to which employees are able to learn and apply the knowledge and skills required in the training programme. The effectiveness of every training programme depends on the attitude, interest, values and expectations of the trainee's as well as the training environment.

**OBJECTIVES OF THE STUDY**

The study aims to analyse the training effectiveness on employees of Kerala State Electricity Board

- To understand the attitude of the employees of KSEB towards training programme
- To understand the expectations of the employees about training
- To make necessary suggestions to improve the training process in KSEB

**SCOPE OF THE STUDY**

The study aims to study the effectiveness of the training programmes implemented by KSEB. Being an important service organisation of the state, it is very much essential to

improve the service quality and productivity of the employees. Training serves the very purpose of correcting the deviations in employees' competency in proper performance of the job. So, ensuring the proper implementation of training is possible by proper evaluation and feedback about the effectiveness of the training programme



**REVIEW OF LITERATURE**

**Selvam and Panchalam**(2012) studied the effectiveness of training programme offered by the Neyveli Lignite Corporation (NLC) Neyveli. The analysis of relationship between executive's views on effectiveness of training and their personal profile revealed that trainees place of education and family background have significant relationship with their views on effectiveness of training.

**ArupaTesolin** (2013) studied the impact of training in Canada and concluded that most training cost is recoverable through increased performance and for that reason training should be considered an investment not an expense. Industry reports the average ROI for class room training is 45%.

In the opinion of **Dr. Leonard Nadler** development is concerned with providing learning experience to employees so that they may be ready to move into new directions that organizational change may require. So, it is evident that training and development forms an integral part of human resources development process and should be in unison.

According to **Latif,** the purpose of training is to enable men to undertake their jobs with responsibility and efficiency.

**William James** of Harvard University estimated that employees use 20-30 percent of their potential. If properly motivated the same employee can work 80 – 90 percent of their capability, was another research finding. Training could be one of the means to achieve such improvements through the effective and efficient use of learning process

**METHODOLOGY**

**Research Design:** Descriptive research design will be used for the study

**Source of Data:** The study relies on both primary and secondary sources.

**Primary data:** The primary data is collected from the employees and the management of Kerala electricity Board.

**Secondary data:** Secondary data is collected from published books, journals and websites.

**Population:** 100 employees of KSEB Ltd., Calicut constitute the population of the study. The employees belong to different levels of management and the training module is different for employees at different levels.

**Tool and Techniques:** The collected data were analysed with the help of Simple percentage analysis, charts and diagrams and weighted average score using Likert scale.

**LIMITATIONS OF THE STUDY**



- The study is with regard to a Govt. organization, confidentiality issues may restrict the use of certain data and also reporting them. Therefore,
- Some information gathered can be stated only generally and not specifically because of confidentiality issues.

**ANALYSIS AND INTERPRETATION**

**TABLE 'Type of training and development method used in the organization'**

| Category | No. of Respondents | Percentage of Respondents |
|---|---|---|
| Programmed instruction | 61 | 61% |
| Conference/ Discussion | 12 | 12% |
| External training | 20 | 20% |
| Job rotation | 7 | |
| Total | 100 | 100% |

**Interpretation: -**

Out of 100, a majority of the respondents (61%) stated that programmed instruction was the type of training and development method used by the organisation. 20 % of the respondents suggested external training as the type of training method used in the organisation. 12% suggested conference /discussions and a minority of 7% suggested job rotation.

**TABLE 'Expectations in training to make career aspirations to come true'**

| Category | No. of Respondents | Percentage of Respondents |
|---|---|---|
| Leadership training | 13 | 13% |
| Formal meeting procedures | 0 | 0% |
| External Degree study | 6 | 6% |

| | | |
|---|---|---|
| Improving Personnel/ Technical excellency | 81 | 81% |
| **Total** | 100 | 100% |



**Interpretation**

81% out of 100 respondents suggested that training which improve our personnel and technical Excellency will only help us to make our career aspirations true. Balance 13% suggested leadership training and 6% suggested external degree study.

**TABLE 'Degree to which the training objectives are met during the training'**

| Category | No. of Respondents | Percentage of Respondents |
|---|---|---|
| All the objectives are met | 6 | 6% |
| Some objectives are met | 70 | 70% |
| Met according to the need | 24 | 24% |
| None of the objectives are met | 0 | 0% |
| **Total** | 100 | 100% |

**Interpretation**

Out of 100 respondents, 70% felt some objectives are met, 24% felt that the objectives met according to the need and 6% feels all the objectives are met. It may conclude that 76% of the respondents have positive attitude about the extent to which the training objectives are met during the training.

**TABLE The overall satisfaction level of Training**

| Category | No. of Respondents | Percentage of Respondents |
|---|---|---|
| Strongly Agree | 1 | 1% |
| Agree | 45 | 45% |
| Neither agree nor disagree | 42 | 42% |
| Disagree | 12 | 12% |
| Strongly Disagree | 0 | 0% |

**Interpretation**

Out of 100, 1% strongly agreed to the statement, 45% agree, 42% neutral and 12% disagree**.** So, it can be concluded that 46% of the respondents felt overall satisfaction about the training programmes imparted by the organisation.

**TABLE Training programme provided by the company help to improve job performance**

| Category | No. of Respondents | Percentage of Respondents |
|---|---|---|
| Strongly Agree | 17 | 17% |
| Agree | 73 | 73% |
| Neither agree nor disagree | 10 | 10% |
| Disagree | 0 | 0% |
| Strongly Disagree | 0 | 0% |

**Interpretation**

Out of 100, 17% strongly agreed to the statement, 73% agree and 10% neither agree nor disagree**.** 90% of the respondents positively agreed that the training provided by the organisation help in improving their job performance

**FINDINGS**

- Almost all the respondents (98%) feel that the organisation consider training and development as a part of the organisational strategy
- 64% of the respondents suggested that the organisation training should be such that it meets the organisation requirement. 30% opinion that it should lead to safety awareness and technical excellency
- Majority of the respondents (75%) suggested that both induction level training and management level training should be imparted to the newly recruited employees.
- 75% of the respondents gave a positive opinion about the organising of the workplace for training

- 81% of the respondents suggested that training which improve our personnel and technical excellency will only help us to make our career aspirations true
- 64% of the respondents felt that it is important to have soft skills for the trainer to make the training session more successful.
- 76% of the respondents have positive attitude about the extent to which the training objectives are met during the training.
- 77% of the respondents are highly satisfied with the resources used for the training programme.
- 84% of the respondents agreed that the information gained from the training programme is useful.
- 76% of the respondents felt that the training programmes will help them in developing their career.
- 76% of the respondents felt that the training provided also contribute to the development of the organisation
- 80% of the respondents felt that training is helpful in developing new skills and improving existing skills.
- 60% of them relate training programme to self-development.
- 80% of the respondents felt that the training is essential in enhancing the technical skills.
- 90% of the respondents agreed that the training provided by the organisation help in improving their job performance
- 80% of the respondents felt that the training programme imparted in the organisation improve the working condition

**SCOPE FOR FUTURE RESEARCH**

There are plenty of scopes for research to scientific skill gap analysis based on competency frame work and competency gap analysis for an effective training and development of human resources in service sector.

**CONCLUSION**

Training is very essential to improve the performance and potential of the employees. There is greater relevance in studying the effectiveness of training. In this study training among employees were experimentally proved that it definitely improves the efficiency, skill, expertise and job behaviour of employees and it bring changes on

productivity, quality, accident reduction, cost reduction, decrease in labour turn over and reduction in absenteeism of employees. From the study the research conclude that training program is essential one for today's competitive world. Continuous learning and development initiatives helps the employees to elevate their career aspirations and contribute more to the organization they serve. The employees felt that training helped them in gaining better job satisfaction and improving their job performance. They had a positive attitude towards training as it helped in gaining new technical skills and their overall self-development., it can be concluded that KSEB is taking its best effort in offering training to its employees.

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